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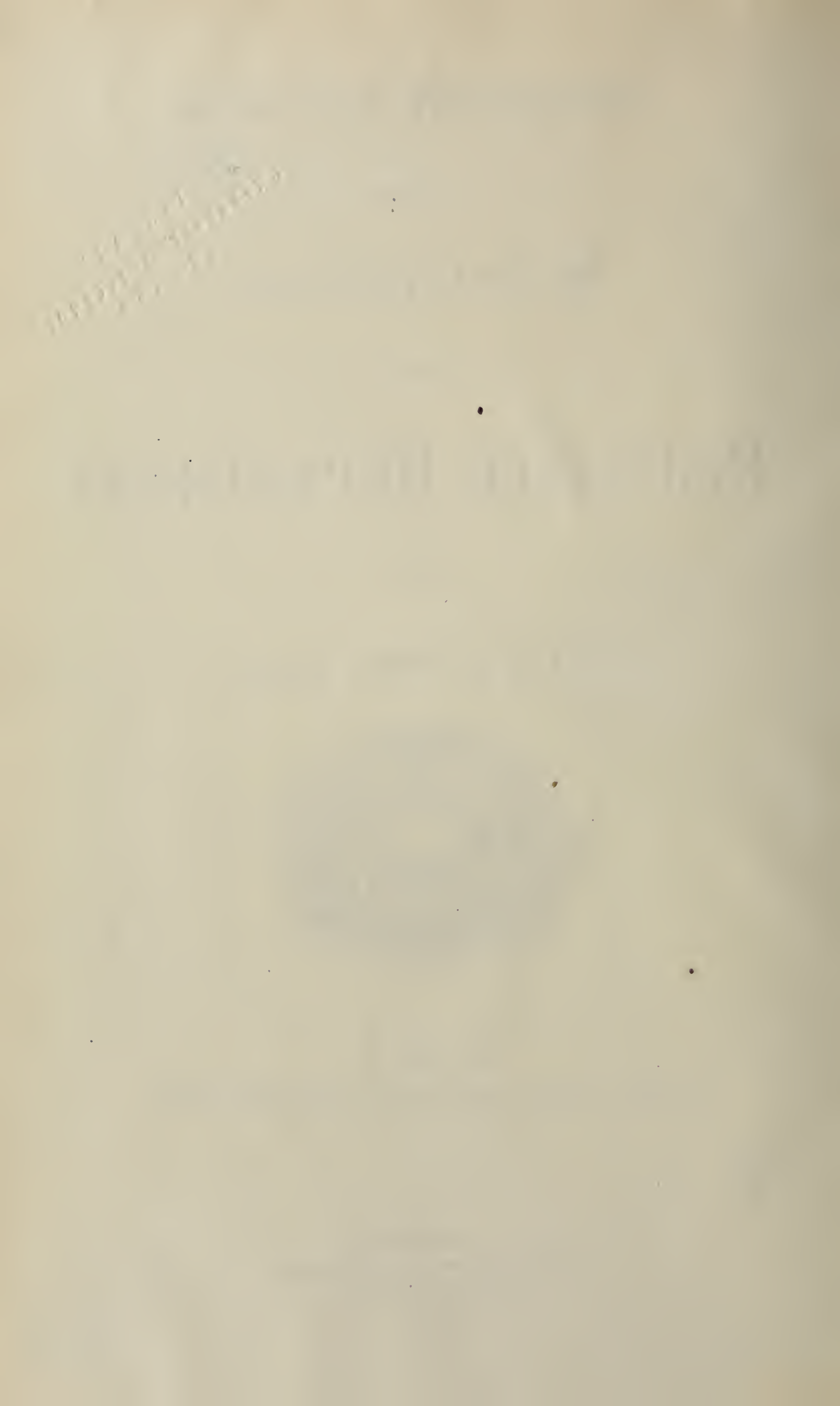


TWENTY-SEVENTH ANNUAL REPORT
OF THE
SUPERINTENDENT
OF THE
INSURANCE DEPARTMENT
OF THE
STATE OF NEW YORK.



PART I.
FIRE AND MARINE INSURANCE.

ALBANY:
WEED, PARSONS AND COMPANY,
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1886.



STATE OF NEW YORK.

No. 88.

IN ASSEMBLY,

MARCH 20, 1886.

TWENTY-SEVENTH ANNUAL REPORT

OF THE SUPERINTENDENT OF THE INSURANCE DE-
PARTMENT.

STATE OF NEW YORK :

INSURANCE DEPARTMENT, }
ALBANY, *March* 20, 1886. }

Hon. JAMES W. HUSTED, *Speaker of the Assembly* :

SIR:—I have the honor to transmit to the Legisla-
ture the Annual Report of the Superintendent of the
Insurance Department, Parts I, II, and III, for the
calendar year ending December 31, 1885.

Very respectfully,

Your obedient servant,

ROBERT A. MAXWELL,

Superintendent.

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PART I.

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SUPERINTENDENT'S REPORT.

PART I.

FIRE AND MARINE INSURANCE.

STATE OF NEW YORK:

INSURANCE DEPARTMENT,

ALBANY, *February* 17, 1886. }

To the Honorable the Legislature of the State of New York :

The Superintendent of the Insurance Department, through the prompt compliance of the several Insurance Companies authorized to do business in this State, with his request to file their annual statements at the Department before the time they are required by law to file them, and at the earliest possible date after the close of the calendar year, is enabled to issue this Twenty-seventh Annual Report on the Fire and Marine insurance business of the last year, within the short period of seventeen days after the time fixed by law for the filing of such statements by the companies.

BUSINESS OF 1885.

Table No. I shows the amount and character of the assets of the Fire and Fire-Marine Insurance Companies of this country doing business in this State on December 31, 1885. In gross they amount to \$148,210,000.74. The Joint-Stock Companies of this State return \$59,012,292.74 ; the Joint-Stock Companies of other States, \$87,306,528.27 ; the New York Mutuals, \$1,412,154.35 ; Mutuals of other States, \$479,025.38.

Table No. II gives the liabilities of these companies. Excepting scrip and capital, they aggregate \$53,851,069.08.

New York Stock Companies report \$22,640,538.25 ; other State Stock Companies, \$30,492,775.17 ; New York Mutuals, \$458,639.65 ; other State Mutuals, \$259,116.01. The whole amount of scrip liabilities is \$669,324, and of capital, \$54,915,020.

Table No. III exhibits the nature and sources of income for the year, aggregating \$68,120,886.25. The excess of income over expenditures is \$4,535,417.62. Thirty-seven companies appear to have expended \$1,045,914.01 more than they received. This table also indicates the companies which unite with the Fire a Marine business.

Table No. IV gives the expenditures, itemized and in gross, which amount to \$64,631,382.64.

Tables V, VI, VII and VIII give the standing and show last year's business of the purely Marine Companies. No. V shows the total assets to be \$22,598,173.67 ; an increase of \$1,360,892.24, as compared with the year 1884. No. VI gives the liabilities as \$5,858,233.49 ; a decrease of \$370,822.91, as compared with the preceding year. No. VII shows the income to be \$8,083,771.68 ; being a decrease of \$372,955.13 from the amount reported for the year 1884. Table No. VIII shows the expenditures to have been \$8,789,982.65 ; being a decrease of \$388,220.76, as compared with the year 1884.

Tables IX, X and XI give statistics relative to Foreign Companies, as follows :

Table IX shows the American capital of Foreign Companies, under chapter 888, Laws of 1871, to be \$14,217,217.27. This is an increase of \$196,815.66 on the amount reported for 1884. In Table X the total American assets of Foreign Companies appear to be \$39,096,531.69 ; liabilities, \$20,453,872.84 ; income, \$26,732,450.43 ; expenditures, \$24,235,398.68 ; surplus beyond deposit capital, \$14,042,658.85. Table XI gives the American assets of Foreign Marine Companies, which

are shown to be \$2,936,715.03 ; liabilities, \$458,915.65 ; income, \$1,725,387.86 ; expenditures, \$983,715.09.

Table No. XII exhibits the business done by all the Fire, Fire-Marine and Marine Insurance Companies which made returns to this Department, with the net assets, premiums charged, ratio of net assets to risks in force, and ratio of premiums charged to risks written. From this table it appears that 176 companies, possessed of \$194,821,801.85 of net assets at the close of the year, were covering \$10,958,138,460 of risks, an average of \$1 78 of net assets for every \$100 insured. During the year, said companies, with the exception of the New York Mutuals (7), for \$114,265,990.87 in gross premiums, undertook to carry \$11,339,724,470 of risks, an average premium of one dollar for every \$100 insured.

Table No. XIII shows the disposition of the income ; \$95,758,345.32 was received in premiums ; \$57,175,066.05 was paid for losses ; \$32,445,545.73 for expenses, and \$7,050,586.01 for dividends. The average ratio of gross expenditures to gross income is 92.36 ; of losses paid to premiums received, 59.71 ; of expenses to premiums, 33.88 ; of expenses to gross income, 31.00 ; of dividends paid stockholders to capital stock, 12.32

Table No. XIV gives the date of organization, and the percentage of surplus or impairment in the case of Joint-Stock Companies of the United States. The amount of surplus held by all such companies doing business in this State was \$38,270,487.59, as against \$34,567,792.40 last year

Table XV gives the business done in New York by the Stock Fire Companies of this and other States and countries, and by the Mutuals of other States. The ratio of fire losses incurred to fire risks written in the State by New York Joint-Stock Companies, for the year 1884, is represented by the decimal .26 ; for 1885 by .26 ; in the

case of similar companies from other States, for 1884, .58 ; and for 1885, .55 ; foreign companies show in 1884, .40 ; in 1885, .33. The ratio of losses to premiums received, as between the years 1884 and 1885, is as 49.86 to 49.59 for New York Companies ; 61.31 to 57.05 for foreign companies ; and for companies of other States, 66.39 to 62.03. The fire premiums received were \$18,068,455.90 ; the fire losses paid, \$10,348,843.64 ; fire losses incurred, \$9,904,908.57.

The estimated amount of expenses for the transaction of this business is seen to be \$5,420,536.76, which, if added to the incurred losses and the total taken from the premium receipts, leaves an apparent net profit of \$2,743,010.57.

New York Companies, on the above basis, show a loss of \$83,282.72. Companies of other States show a loss of \$97,260.42, and companies of other countries a loss of \$6,759.27.

The amount of fire risks written in 1884 was \$2,831,265,982 ; in 1885, \$2,827,992,467, a decrease of \$3,273,515. The amount of Marine and Inland risks written in 1884 was \$397,248,247 ; in 1885, \$469,818,210, an increase of \$72,569.963.

COMPANIES AUTHORIZED.

Table No. XVI gives a complete list of all the Fire, Fire-Marine and Marine Insurance Companies entitled to transact business in this State, arranged in alphabetical order, with the names of their officers. The total number of companies shown in this list is as follows:

	Fire and Fire-Marine.	Marine.
New York, Joint-Stock	59	2
Other States, Joint-Stock	67	4
New York, Mutual	7	4
Other States, Mutual	1	1
Foreign, Joint-Stock	23	8
	<hr/>	<hr/>
	157	19
	<hr/>	<hr/>

CHANGES IN 1885.

The changes which have taken place during the past year are noted in the following tables. One company, the Howard Insurance Company of New York city, reduced its capital from \$500,000 to \$400,000. Two companies, the Kings County Fire Insurance Company and the Montauk Fire Insurance Company of Brooklyn, N. Y., reduced the number of their directors. The deposits made pursuant to chapter 189, Laws of 1874, known as the Safety Fund act, show an increase of \$19,439 over the amount in 1884. Since December 31, 1884, two companies, the Franklin and Emporium Fire Insurance Company and the Star Fire Insurance Company of New York, have reinsured their risks and retired from business. Since that date, two companies from other States and one Foreign company have withdrawn from the State, and eight companies from other States have been admitted to this State. The retired capital is shown to be \$1,879,363. The added capital is \$1,960,000.

New York Joint-Stock Fire and Fire-Marine Insurance Companies that have discontinued business since December 31, 1884.

NAME OF COMPANY.	Location.	Date discontinued.	Capital.	Remarks.
Franklin & Emporium Fire..	New York ..	Jan. 14, 1885	\$200,000	Reinsured in Exchange Fire Ins. Co.
Star Fire Insurance Co	New York ..	Jan. 23, 1886	500,000	Reinsured in Westchester Fire Ins. Co.
Great Western Ins. Co.....	New York ..	Jan. 1. 1886	662,089	Reinsured in various Companies.
Total.....			\$1,362,089	

Fire, Fire-Marine and Marine Insurance Companies of other States and Countries admitted to transact business in New York since December 31, 1884.

NAME OF COMPANY.	Location.	Date of admission.	Capital.	Fire or marine.
Marine Insurance Company.....	St. Louis, Mo.....	Feb. 3. 1885	\$200,000	Fire.
Citizens' Insurance Company.....	St. Louis, Mo.....	Feb. 13, 1885	200,000	Fire.
Reliance Insurance Company.....	Philadelphia, Pa...	March 31, 1885	300,000	Fire.
Citizens' Insurance Company.....	Cincinnati, O.....	July 6, 1885	200,000	Fire.
Jersey City Insurance Company . . .	Jersey City, N. J..	Nov. 17, 1885	200,000	Fire.
Louisville Underwriters'	Louisville, Ky.....	Dec. 14, 1885	300,000	Fire.
Delaware Mutual Safety Ins. Co.....	Philadelphia, Pa...	Dec. 30, 1885	360,000	Marine.
Franklin Insurance Company.....	Columbus, O.....	Jan. 25, 1886	200,000	Fire.
Total			\$1,960,300	

Fire, Fire-Marine and Marine Insurance Companies of other States and Countries withdrawn and excluded during 1885.

NAME OF COMPANY.	Location.	Withdrew.	Capital.
Manufacturers' Fire and Marine Insurance Co....	Boston, Mass.....	January. 1....	\$500,000
New Orleans Insurance Company.....	New Orleans, La..	January 1....	500,000
London and Provincial Fire Insurance Company .	London, Eng.....	July 11....	179,367
Total			\$1,179,367

New York Fire Insurance Companies that have reduced their Capital during 1885.

NAME OF COMPANY.	Location.	Date of reduction.	Former capital.	Amount reduced.	Present capital.
Howard Insurance Company.....	New York...	Sept. 2, 1885	\$500,000	\$100,000	\$400,000

New York Fire Insurance Companies that have reduced their number of Directors under provisions of chapter 183, Laws of 1877, as amended during 1885.

NAME OF COMPANY.	Location.	Date amended charter filed.
Kings County Fire Insurance Company.....	Brooklyn, N. Y.....	January 8, 1885
Montauk Fire Insurance Company.....	Brooklyn, N. Y.....	August 5, 1885

New York Joint-Stock Fire and Fire-Marine Insurance Companies that have securities deposited in this Department December 31, 1885, pursuant to chapter 189, Laws of 1874, as amended by chapter 282, Laws of 1878, entitled "An Act to provide security against extraordinary conflagrations, and for the creation of safety funds by Fire Insurance Companies."

NAME OF COMPANY.	Location.	Date of compliance.	Par value of securities on deposit Dec. 31, 1885.	Market value at date of statement.
Continental	New York.....	August 1, 1874	\$510,000	671,067
Williamsburgh City.....	Brooklyn.....	January 27, 1875	255,000	271,650
Standard	New York.....	March 4, 1875	70,000	86,100
Glens Falls.....	Glens Falls.....	July 31, 1877	200,000	225,500
Buffalo German	Buffalo.....	December 31, 1877	200,000	236,000
American	New York.....	December 31, 1878	200,000	242,562
Niagara.....	New York.....	July 31, 1880	250,000	306,675
German American.....	New York.....	February 29, 1884	500,000	615,000
Totals....			\$2,185,000	\$2,654,554

GENERAL SUMMARY.

At the close of the year 1885, the Fire, Fire-Marine and Marine Insurance Companies doing business in this State were possessed of \$212,841,421 of admitted assets, not including assets held abroad or premium notes of Mutual Companies, a gain of \$10,291,311, as compared with the sum reported the preceding year. The liabilities of these companies, excepting scrip and capital, amounted to \$80,622,091, which is \$2,551,768 greater than was then returned. The income of the year was \$104,662,496, and the expenditures \$96,640,479, an increase of \$3,055,485 in income and \$767,823 in expenditures, as compared with the previous year. The whole number of companies which reported last year was 176, being five more than reported in 1884.

BUSINESS OF 1885 AND 1884 COMPARED.

The following tables show a comparison of the business of 1885 with the business of 1884, viz.:

NEW YORK JOINT-STOCK FIRE COMPANIES.

	1884.	1885.
Number of companies	61	59
Assets	\$57,911,385	\$59,012,292
Liabilities, except capital	21,718,818	22,640,538
Capital	21,087,020	20,287,020
Surplus	15,105,547	15,415,410
Premiums received	27,472,612	28,121,355
Total income	29,895,294	30,487,345
Losses paid	15,803,781	16,384,664
Dividends paid	2,160,809	2,039,135
Total expenditures	28,569,384	29,362,996
Risks in force	3,820,148,290	4,020,680,852

JOINT-STOCK FIRE COMPANIES OF OTHER STATES.

	1884.	1885.
Number of companies	60	67
Assets	\$80,895,094	\$87,306,528
Liabilities, except capital	28,506,648	30,492,775
Capital	32,928,000	34,628,000
Surplus	19,460,446	22,185,753
Premiums received	30,479,163	32,672,383
Total income	34,441,591	36,639,350
Losses paid	19,203,976	19,393,942
Dividends paid	3,922,167	3,990,806
Total expenditures	33,407,528	34,568,255
Risks in force	2,950,915,346	3,395,119,676

FOREIGN FIRE COMPANIES — UNITED STATES BRANCHES.

	1884.	1885.
Number of companies	24	23
Assets	\$38,075,713	\$39,096,532
Liabilities	20,387,193	20,453,873
Deposit capital	4,800,000	4,600,000
Surplus	12,888,520	14,042,659
Premiums received	24,926,161	25,391,003
Total income	26,218,535	26,732,450
Losses paid	17,047,885	15,860,549
Total expenditures	25,149,771	24,235,399
Risks in force	3,031,050,502	3,170,374,874

NEW YORK MUTUAL FIRE COMPANIES.

	1884.	1885.
Number of companies	7	7
Premium notes	\$1,486,038	\$1,491,988
Other assets	1,093,893	1,412,154
Total resources	2,579,931	2,904,143
Cash liabilities	330,686	458,639
Premiums received	444,593	649,535
Total income	485,341	698,382
Losses paid	142,922	250,834
Total expenditures	274,994	439,823
Risks in force	76,795,976	98,106,364

NEW YORK MARINE COMPANIES.

	1884.	1885.
Number of companies.....	6	6
Assets.....	\$16,528,878	\$16,154,822
Liabilities, except scrip and capital,	4,462,334	4,250,184
Scrip and capital.....	10,047,087	10,160,887
Net surplus.....	2,019,457	1,751,302
Premiums received.....	4,982,300	4,675,571
Total income.....	5,703,391	5,441,807
Losses paid.....	3,045,435	2,801,003
Total expenditures.....	4,315,481	4,130,690
Risks in force.....	118,226,723	116,095,438

OTHER STATES' MARINE COMPANIES.

	1884.	1885.
Number of companies.....	4	5
Assets.....	\$4,708,403	\$6,443,351
Liabilities except scrip and capital,	1,766,722	1,608,049
Scrip and capital.....	2,637,491	3,700,305
Net surplus.....	304,191	1,134,991
Premiums.....	2,546,750	2,346,410
Total income.....	2,753,336	2,641,965
Losses paid.....	2,066,653	1,594,427
Total expenditures.....	2,862,722	2,659,293
Risks in force.....	82,796,139	99,484,962

FOREIGN MARINE COMPANIES — UNITED STATES BRANCHES.

	1884.	1885.
Number of companies.....	8	8
Assets.....	\$2,898,564	\$2,936,715
Liabilities.....	546,072	458,916
Net surplus.....	2,352,492	2,477,799
Premiums received.....	1,749,478	1,625,935
Total income.....	1,840,504	1,725,388
Losses paid.....	717,385	721,098
Total expenditures.....	1,022,807	1,014,434
Risks in force.....	25,629,690	18,816,719

DEPARTMENTAL INVESTIGATIONS.

Since the close of the year 1884, the following named Fire and Marine Insurance Companies have been examined by the Department, with results generally satisfactory, except as hereinafter noted, viz. :

Franklin and Emporium Fire Insurance Company, New York, N. Y.
Exchange Fire Insurance Company, New York, N. Y.
Sterling Fire Insurance Company, New York, N. Y.
Mechanics' Fire Insurance Company, Brooklyn, N. Y.
Howard Insurance Company, New York, N. Y.
Mutual Fire Insurance Company, New York, N. Y.
Long Island Insurance Company, Brooklyn, N. Y.
Greenwich Insurance Company, New York, N. Y.
Manufacturers and Builders' Fire Insurance Company, New York, N. Y.
New York Bowery Fire Insurance Company, New York, N. Y.
Jersey City Insurance Company, Jersey City, N. J.
London and Provincial Fire Insurance Company, United States Branch, New York city, N. Y.
Sun Fire Office Company, United States Branch, New York city, N. Y.

As a result of the examination of the Franklin and Emporium Fire Insurance Company, that company resolved to discontinue business January 14, 1885, and reinsured its outstanding risks in the Exchange Fire Insurance Company of New York.

The London and Provincial Fire Insurance Company, of London, England, United States branch, was examined on its capital statement, filed in this Department, under chapter 888, Laws of 1871, which showed an impairment of its capital in the United States, December 31, 1884. The certificates of authority to its agents in this State were revoked by the Superintendent, and the company was notified to discontinue business July 11, 1885. The company has on deposit in this Department, for the protection of its policyholders in the United States, securities amounting to \$203,016.

The Jersey City Insurance Company, of Jersey City, N. J., was examined on an application of the company for admission into this State to transact the business of Fire Insurance, with a capital of \$200 000, and it was admitted November 17, 1885.

COPIES OF EXAMINERS' REPORTS.

A question of some importance to Insurance Companies, as well as to the public at large, has arisen in connection with applications to the Superintendent for certified copies of reports of examiners deputed to make examinations of companies, under the provisions of section 15 of the General Life and Casualty act of 1853, when such reports have been accepted and filed in the Department. Has the Superintendent, under the insurance laws of this State, a discretion to withhold such copies, when in his judgment they may be sought for uses which he would not approve, the request for such copies being accompanied by a tender of the fees therefor fixed by the statute. This question was considered of sufficient importance to induce the Superintendent to request the opinion of the Attorney General thereon, in order that his duties under the law might be definitely defined. It will be seen by the opinion of the Attorney General, a copy of which is here given, that the Superintendent is not vested by the insurance laws with any discretion in this respect, but is legally bound to furnish such copies, irrespective of his own opinion as to propriety of the particular uses for which he may suspect, or believe they may happen to be wanted.

The result of this ruling may, perhaps, be injurious occasionally in particular cases, but the remedy, if any should be deemed necessary, will lie with the Legislature, and not with the Department.

STATE OF NEW YORK:

OFFICE OF THE ATTORNEY GENERAL, }
ALBANY, *February* 12, 1886. }

HON. ROBERT A. MAXWELL,

Superintendent of Insurance Department:

DEAR SIR. — I have the honor to acknowledge the receipt of your communication of the eleventh instant, requesting my opinion as to whether the Superintendent of the Insurance Department has any discretion to furnish or refuse copies of the report of examiners, referred to in section 17, chapter 463, Laws of 1853, as amended, upon application made by any person for such copies, and tender of the fees mentioned in section 7, chapter 366, Laws of 1859, as amended by chapter 709, Laws of 1871.

Chapter 366, Laws of 1859, is the act which establishes the Insurance Department. Section 4 of said act directs the Superintendent to procure a seal of office, and provides that “every certificate, “assignment or conveyance executed by the said Superintendent, in “pursuance of any authority conferred upon him by law, and sealed “with his said seal of office, shall be received as evidence and may “be recorded,” etc.; “and all copies of papers in the office of the said “Superintendent, certified by him and authenticated by the said seal, “shall in all cases be evidence equally and in like manner as the “original.”

Section 7 prescribes the fees allowed to be charged by the Superintendent, and contains the following paragraph:

“For every copy of paper filed in his office the sum of ten cents “per folio, and for affixing the seal of said office to such copy and “certifying the same, one dollar.”

Section 17 of chapter 463, as amended by chapter 161, Laws of 1879, provides that:

“It shall be the duty of the Superintendent of the Insurance “Department, whenever he shall have good reason to suspect the “correctness of any annual statement of the affairs of any company, “* * * to cause an examination to be made, for the purpose “named in this act, into the affairs of any such insurance company, “* * * and whenever the said Superintendent shall deem it “for the interest of the public so to do, he shall publish the result of “such investigation in the State paper. Whenever it shall appear to “the said Superintendent, from the statement of any life or casualty “insurance company made to the Insurance Department, or from “an examination of the affairs of such company (if a stock company).

“that its capital stock is impaired to the extent of fifty per cent
“thereof, it shall be the duty of the said Superintendent, if the com-
“pany is organized under the laws of any other State or country, to
“revoke the certificate of authority issued to the agent or agents of
“any such company, and shall cause a notice thereof to be published
“in the State paper for four weeks, and the agent or agents of such
“company are, after such notice, required to discontinue the issuing
“of any new policies. If the company so impaired is organized
“under the laws of this State, it shall be the duty of said Superin-
“tendent to direct the officers thereof to require the stockholders to
“make good in cash the amount of such deficiency within ninety
“days after the date of his requisition.”

Section 4 (*supra*) makes all copies of papers properly on file in the office of the Superintendent, when properly certified and authenticated, evidence equally with the original. Section 7 regulates the fees to be paid for such certified copies, and section 17 (*supra*) makes provision for the creation of the paper specified in your inquiry, and makes it a document legally on file in the Superintendent's office.

The only question to be determined, therefore, is whether such a paper is a public record in the sense that it is open to the inspection of the public generally; or is one which the Superintendent may, if he deem proper, seclude from public inspection. If it is such a public document, I think sections 4 and 7 (*supra*) contemplated that the Superintendent should, on proper application and payment of the necessary fees, furnish a certified and authenticated copy thereof.

The object of requiring corporations generally to file statements of their financial conditions is for the benefit of the public, in order that persons desiring to ascertain the *status* of corporations may do so. And I cannot see why the report of an examiner into the financial condition of an insurance company is not equally for the benefit of the public generally. It is a means prescribed by statute to enable the public to know, when dealing with an insurance company, whether such company is solvent and how far it is safe to trust it.

The Insurance Department was formed for the benefit of the public, and not for the benefit of any particular person or class of persons, and is a public office. And the report of an examiner as to the financial condition of an insurance company was, I think, under section 17 (*supra*), intended to be for the benefit of the public generally, and is, therefore, a public document. Being a public document and evidence, were there no law making a copy evidence, the Superintendent would, in a proper case, be compelled to produce the original, and the

statute no doubt intended to avoid this inconvenience by providing that a properly authenticated copy shall answer for the original; and that such a copy should be so furnished by the Superintendent upon a proper application and compliance with the statutory provision by the applicant.

Very respectfully, your obedient servant,

D. O'BRIEN,
Attorney General.

COMPANIES RETIRED FROM BUSINESS.

The following is a list of Companies which have retired from business and withdrawn from the State since the Department was organized in 1859:

NEW YORK JOINT-STOCK FIRE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location.	Ceased business.
Ætna Fire	New York.....	1871	Humboldt	New York	1872
Ætna	New York.....	1879	Imp. and Traders'...	New York	1882
Adriatic	New York.....	1879	Indemnity.....	New York	1866
Albany City.....	Albany	1871	International.....	New York	1872
Amity.....	New York.....	1879	Irving	New York	1884
Arctic.....	New York.....	1878	Irving Fire.....	New York	1871
Artisans'.....	New York.....	1860	Lamar Fire.....	New York	1871
Astor.....	New York.....	1871	Lamar.....	New York	1881
Atlantic Fire.....	Brooklyn.....	1871	Lenox.....	New York	1881
Atlantic	Brooklyn.....	1879	Lorillard Fire	New York	1871
Baltic.....	New York.....	1869	Lorillard.....	New York	1883
Beekman	New York.....	1871	Manhattan.....	New York	1871
Brevort	New York.....	1866	Manhattan Fire.....	New York	1882
Brewers and Maltsters'	New York.....	1877	Market Fire.....	New York	1871
Buffalo.....	Buffalo	1884	Market.....	New York	1872
Buffalo City.....	Buffalo	1871	Morris.....	New York	1866
Buffalo F. and M.....	Buffalo.....	1871	Mech's and Traders'	New York	1884
Capital City.....	Albany.....	1878	Metropolitan	New York	1877
Central Park.....	New York.....	1866	New Amsterdam....	New York	1871
Columbia	New York.....	1882	New World	New York	1865
Commerce	New York.....	1878	N. Y. Central	Union Springs.	1880
Commercial Fire.....	New York.....	1884	N. Y. and Boston ...	New York	1881
Commonwealth	New York.....	1871	New York City.....	New York	1881
Corn Exchange	New York.....	1872	N. Y. Produce Ex...	New York	1873
Croton.....	New York.....	1866	North American	New York	1871
East River	New York.....	1864	Northern	Watertown....	1882
Everett.....	New York.....	1860	Northwestern.....	Oswego	1863
Excelsior	New York.....	1871	Oswego Farmers' ...	Sandy Creek ..	1876
Farm Buildings	Herkimer	1875	Oswego and Onond'a	Phoenix	1877
Farmers' Joint-Stock.	Meriden	1877	Relief	New York	1882
Firemen's Trust.....	Brooklyn.....	1884	Republic	New York	1882
Firemen's Fund.....	New York.....	1879	Resolute	New York	1873
Franklin.....	New York.....	1867	Ridgewood.....	Brooklyn.....	1878
Frank'n and Empor'm	New York.....	1884	Safeguard Fire.....	New York	1879
Fulton Fire	New York.....	1871	Schenectady.....	Schenectady ..	1871
Gallatin.....	New York.....	1863	Security.....	New York	1871
Gebhard.....	New York.....	1878	St. Mark's.....	New York	1868
Goodhue.....	New York.....	1865	St. Nicholas.....	New York	1881
Grocers'.....	New York.....	1870	Star Fire.....	New York	1886
Guaranty.....	New York.....	1877	Tradesmen's	New York	1883
Harmony.....	New York.....	1866	Wall Street.....	New York	1860
Hendrick Hudson....	New York.....	1860	Washington	New York	1871
Hoffman	New York.....	1881	Washington Fire....	New York	1872
Holland Purchase....	Batavia	1877	Watertown.....	Watertown....	1882
Homestead.....	New York.....	1860	Western.....	Buffalo	1871
Homestead.....	Watertown ...	1873	World's Safe.....	New York	1862
Hope.....	New York.....	1881	Yonkers and N.York	Yonkers	1871

NEW YORK MUTUAL FIRE COMPANIES.

NAME	Location.	Ceased business.	NAME.	Location.	Ceased business.
Chautauqua	Fredonia.....	1861	New York and Erie..	Middletown...	1861
Empire.....	Union Springs.	1864	Northern New York..	Plattsburgh...	1861
Farmers'	Meridian.....	1860	Ontario & Livingston.	W. Bloomfield.	1860
Farmers'	Buffalo	1863	Orange County	Goshen	1883
Franklin	Malone	1871	Poughkeepsie	Poughkeepsie .	1860
Huntington.....	Huntington...	1878	Washington	Granville	1860
Kingston	Kingston	1865	Waterville	Waterville	1863
Mechanics'	Troy	1862	Wayne	Newark, N. Y.	1866
Monroe.....	Rochester.....	1865	Western Farmers' ...	Batavia	1866
Montgomery.....	Canajoharie...	1865	Wyoming	Warsaw	1865

NEW YORK MARINE COMPANIES.

NAME.	Location.	Ceased business.	NAME.	Location	Ceased business.
Anchor.....	New York ..	1861	Neptune.....	New York	1863
Columbian.....	New York	1866	Pacific	New York	1880
Great Western.....	New York	1886	Union	New York	1878
Mercantile Mutual...	New York	1879	Washington	New York	1867

OTHER STATES' FIRE AND MARINE COMPANIES.

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Amazon	Cincinnati	1877	Firemen's.....	Boston.....	1878
American	Providence....	1871	First National	Worcester	1884
American	Chicago	1874	Franklin Fire.....	Boston.....	1872
American	Jersey City....	1872	Franklin.....	Boston.....	1882
Alemania.....	Cleveland	1874	Franklin.....	Indianapolis ..	1877
Allemannia.....	Pittsburg..	1878	Franklin.....	Wheeling	1874
Alliance.....	Boston.....	1880	German.....	Baltimore	1880
Alps.....	Erie, Pa.....	1873	German.....	Erie, Pa.....	1874
Andes.....	Cincinnati....	1872	Germania.....	Newark.....	1884
Armenia	Pittsburg.....	1882	Girard Electrical....	Girard, Pa....	1867
Ass'd Firemen's....	Baltimore	1871	Globe.....	Chicago.....	1875
Atlantic and Pacific..	Chicago.....	1874	Great Western.....	Chicago.....	1871
Atlas	Hartford	1877	Great Western.....	Philadelphia ..	1859
Augusta	Augusta, Ga...	1859	Granite	Richmond, Va.	1879
Bangor.....	Bangor, Me ...	1877	Hamilton.....	Massachusetts.	1860
Bay State.....	Worcester	1872	Hampden.....	Sp'gfield, Mass.	1865
Boston	Boston	1872	Hide and Leather....	Boston.....	1871
Boylston.....	Boston	1859	Hibernia.....	Cleveland	1874
Brewers'	Milwaukee	1877	Home.....	Columbus, O..	1878
Charter Oak.....	Hartford	1871	Home.....	Newark.....	1879
Citizens'	Newark	1877	Home.....	New Haven ..	1870
Citizens'	St. Louis	1880	Hope	Providence ..	1871
City	Hartford	1871	Howard.....	Boston.....	1872
City.....	New Haven....	1865	Howard.....	Baltimore	1870
City.....	Providence ..	1875	Humboldt	Newark.....	1874
Clay.....	Newport, Ky ..	1876	Independent.....	Boston.....	1871
Cleveland.....	Cleveland.....	1871	Jefferson	St. Louis.....	1879
Commercial.....	Cleveland.....	1871	Jersey City.....	New Jersey...	1866
Commonwealth.....	Philadelphia...	1861	Kansas	Leavenworth..	1875
Commonwealth	Boston	1882	Lancaster.....	Lancaster, Pa.	1878
Conway	Conway, Mass..	1859	Lawrence.....	Boston.....	1872
Delaware Mut....	Philadelphia..	1863	Lumberman's	Chicago.....	1869
Dwelling House.....	Boston	1876	Lycoming	Muncy, Pa....	1879
Eastern	Bangor	1872	Manayunk.....	Philadelphia ..	1877
Eliot	Boston	1872	Manuf'urs F. and M..	Boston.....	1884
Enterprise.....	Philadelphia...	1871	Manufacturers'	Boston.....	1872
Enterprise.....	Cincinnati	1868	Manufacturers'	Newark.....	1880
Equitable	Nashville	1878	Maryland	Baltimore	1870
Exchange.....	Boston	1872	Massasoit	Sp'gfield, Mass	1865
Factors & Traders' ..	New Orleans...	1874	Merchants'	Boston.....	1872
Fairfield County.....	S. Norwalk, Ct.	1880	Merchants' ..	Chicago.....	1871
Faneuil Hall.....	Boston	1880	Merchants'	Hartford.....	1871

OTHER STATES' FIRE AND MARINE COMPANIES—(Continued).

NAME.	Location.	Retired from N. York.	NAME.	Location.	Retired from N. York.
Mechanics' Mutual ..	Boston.....	1880	Peoples'.....	Trenton	1881
Merch. and Mechan..	Baltimore.....	1871	Peoples'..	Worcester	1872
Merchants' Marine...	Bangor	1873	Philadelphia.....	Philadelphia ..	1878
Merchants' Mutual ..	San Francisco..	1872	Prescott F. & M....	Boston.....	1872
Meriden	Meriden, Ct....	1882	Putnam.....	Hartford.....	1871
Mississippi Valley...	Memphis.....	1875	Quaker City.....	Philadelphia ..	1859
Mobile Fire Dept....	Mobile, Ala....	1877	Reading..	Reading, Pa....	1877
Mutual Benefit	Boston	1872	Reaper City.....	Rockford, Ill..	1870
Narragansett	Providence ...	1874	Reliance	Philadelphia ..	1877
National	Baltimore	1882	Republic.....	Chicago.....	1870
National	Bangor.....	1872	Revere.....	Boston.....	1881
National	Boston.....	1872	Roger Williams....	Rhode Island..	1879
National	Davenport, Ia..	1869	Shoe and Leather...	Boston	1872
National	San Francisco..	1868	Shoe and Leather...	Boston	1884
National	Philadelphia ..	1874	Shawmut	Boston	1880
Neptune.....	Boston.....	1859	State.....	Cleveland	1870
Newark City.....	Newark	1882	State.....	Hannibal, Mo..	1872
New England.....	Boston.....	1871	State.....	New Haven....	1860
New England.....	Hartford	1866	Standard.....	Trenton.....	1880
New Jersey.....	Camden, N. J..	1874	St. Joseph.....	St. Joe, Mo....	1879
New Orleans.....	New Orleans..	1884	St. Louis.....	St. Louis.....	1877
Newport F. and M...	Rhode Island..	1876	Sun.....	Cleveland.....	1876
North American.....	Boston.....	1872	Sun.....	Philadelphia ..	1877
North American.....	Hartford.....	1871	Teutonia.....	Philadelphia ..	1880
North Missouri.....	Macon, Mo....	1873	Toledo.....	Toledo.....	1879
Norwich	Norwich, Ct....	1871	Triumph.....	Cincinnati	1872
Occidental.....	San Francisco..	1871	Thames.....	Norwich, Ct....	1866
Old Dominion.....	Richmond.....	1877	Union	Bangor	1873
Paterson	Paterson, N. J.	1877	Union	Galveston.....	1879
Pacific	San Francisco..	1871	United States... ..	Baltimore.....	1870
Penn.....	Philadelphia ..	1874	Virginia F & M....	Richmond.....	1880
Peoples'.....	Memphis.. ...	1876	Virginia State.....	Richmond.....	1880
Peoples'	Newark	1882	Washington	Boston.....	1872
Peoples'.....	San Francisco..	1871	Western.....	Pittsfield, Mass	1866

FOREIGN FIRE AND MARINE COMPANIES.

NAME.	Location.	Retired from N. York	NAME.	Location.	Retired from N. York.
Hamburg Magdeb'g..	Hamburg, Ger.	1882	Rhenish West, Ll'ds..	Gladbach, Ger.	1882
La Caisse.....	Paris, France..	1880	Royal Canadian.....	Montreal.....	1879
La Confiance.....	Paris, France..	1883	Scottish Commercial..	Glasgow, Scot..	1880
La Metropole.....	Paris, France..	1883	Standard	London, Eng..	1883
Lond'n and Pro. Fire.	London, Eng..	1885	Swiss Lloyd Trans...	Zurich	1883
North German	Hamburg, Ger.	1884	Unity	London, Eng..	1861
Ocean Marine.....	London, Eng..	1881			

LICENSED AGENTS.

The following is a list of the names and business addresses of the agents to whom licenses have been issued, by the Superintendent, pursuant to the provisions of chapter 346, Laws of 1884, as amended by chapter 113, Laws 1885. A list of the individuals and firms for whom affidavits have been filed in the Department, as provided in this act, will be found in the body of the report:

Frank Eldon Arms 168 Broadway, New York.
Beecher & Benedict..... 145 Broadway, “

William W. Buckley.....	172 Broadway, New York.	
James M. Lewis.....	67 Liberty st.,	"
W. E. Lowe.....	60 Liberty st.,	"
H. Mosenthal.....	387 Broadway,	"
Clarence M. Noble.....	149 Broadway,	"
Pell, Wallack & Co.....	55 Liberty st.,	"
A. C. Quackenbush.....	115 Broadway,	"
R. C. Rathbone & Son.....	205 Broadway,	"
Wm. G. Selleck & Co.....	79 Cedar st.,	"
Weed & Kennedy.....	32 Nassau st.,	"
J. S. Moore.....	Buffalo,	"
Worthington & Sill.....	Buffalo,	"
Smith & Davis.....	Buffalo,	"
Frank & Dubois, 47 William st., New		
York, licensed for.....	Queens county,	"
Mollison & Dowdle.....	Oswego,	"

INSURANCE LAWS OF 1885.

At the end of this Report will be found a collection of the statutes, passed in 1885, which relate to or affect the class of Insurance Companies included in Part I, arranged in the chronological order of their passage.

Chapter 40, passed March nine, amends chapter 378, Laws of 1883, relating to Receivers of Corporations, by making the Special Term Court order for payment of costs, fees and allowances to attorneys and counsel, appealable to the General Term of the Supreme Court and to the Court of Appeals.

Chapter 113, passed April seven, amends section 4, chapter 346, Laws of 1884, relating to "service of process upon insurance companies and associations of other States of the United States and of foreign countries." The amendment makes the soliciting or procuring of insurance in such companies, which have not complied with the act, as amended, a misdemeanor. It also provides for licensing agents to "procure policies of fire insurance in companies which have not complied with the laws of the State," that is, in companies which have not been admitted to do business in the State under the general insurance acts.

It is too early, at this date, to determine with any degree of certainty, whether the practical operation of this act of 1885, will accomplish the good results which were anticipated from its enactment.

Chapter 276 amends chapter 489, Laws of 1879, relating to the "issuance of policies and the reinsurance thereof by Fire Insurance Companies transacting business in this State," and provides that no credit shall be allowed, as a reduction of taxes or liabilities to companies transacting business in this State, for reinsurances in companies not authorized to issue policies in this State. It also requires schedules of reinsurances to be filed in the Department.

Chapter 327 amends section 1, chapter 91, Laws of 1879, relating to reduction of capital stock by Joint-Stock Fire and Marine Insurance Companies.

Chapter 334 further amends sections 9 and 10, chapter 287, Laws of 1879, relating to the formation of county and town coöperative insurance companies.

Chapter 366 provides for the incorporation of the "Board of Underwriters of New York."

Chapter 381 amends chapter 492, Laws of 1860, relating to the formation of a Mutual Insurance Company in the towns of Rensselaerville and Westerlo, in the county of Albany, and the towns of Durham and Greenville, in the county of Greene.

Chapter 416 amends section 9, chapter 362, Laws of 1880, relating to "the formation of county coöperative insurance companies."

Chapter 424 provides for the incorporation of "the American Street Railway Mutual Insurance Company," having its principal place of business in the city of New York.

All of which is respectfully submitted.

ROBERT A. MAXWELL,
Superintendent.

STATISTICAL TABLES.

TABLE No. I — ASSETS.

Showing the nature of the Gross Assets of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINTS-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Agricultural.....	\$147,812 48	\$920,929 77	\$247,440 59	\$175,561 00	\$24,424 16	\$192,777 82	\$61,075 25	\$51,776 99	\$1,831,797 97
Albany ..	.....	110,500 00	222,375 00	43,625 00	.....	11,529 66	209 73	1,180 80	389,420 19
American Fire.....	.....	79,720 00	692,625 00	340,980 00	40,500 00	87,557 79	13,317 41	1,939 52	1,261,639 72
American Exchange Fire.....	22,056 11	6,000 00	185,025 00	28,980 00	4,700 00	733 05	6,286 31	1,234 64	255,015 11
Broadway .....	.....	3,000 00	517,300 00	13,000 00	.....	13,778 92	1,325 28	12,018 75	560,422 95
Brooklyn Fire.....	.....	.....	117,337 50	294,255 00	3,500 00	6,540 70	3,514 41	89 83	425,237 44
Buffalo German.....	275,000 00	163,925 00	304,200 00	99,596 40	102,800 00	144,456 22	31,756 50	7,214 49	1,128,948 61
Citizens'	107,000 00	56,900 00	415,125 00	198,275 00	143,400 00	85,357 69	68,187 06	5,927 62	1,080,172 37
City Fire.....	.....	47,800 00	241,700 00	103,740 00	.....	1,118 13	1,780 74	3,724 53	399,863 45
Clinton Fire.....	.....	26,400 00	231,920 00	160,926 00	.....	11,370 88	27,816 24	1,576 66	460,009 78
Commerce.....	35,000 00	10,000 00	274,200 00	82,300 00	16,500 00	30,694 04	5,234 31	786 22	454,714 57
Continental.....	674,500 00	348,610 00	1,480,485 00	1,749,550 00	4,700 00	229,432 34	288,803 07	400,998 58	5,177,478 99
Eagle Fire.....	450,000 00	29,000 00	320,981 25	216,142 00	800 00	18,850 60	8,357 94	9,227 98	1,053,359 77
Empire City Fire.....	.....	7,500 00	279,490 00	6,350 00	.....	6,723 05	7,387 75	2,400 83	309,851 63
Exchange Fire ..	.....	98,300 00	148,000 00	32,150 00	47,075 00	27,633 32	17,133 74	26,561 85	396,853 91
Farragut Fire	6,000 00	9,900 00	246,170 00	97,550 00	6,200 00	42,961 21	20,054 32	417 93	429,253 46
Firemen's.....	.....	5,800 00	135,125 00	151,440 00	.....	1,115 15	4,789 22	2,510 66	203,779 03
German American.....	.....	.....	2,433,175 00	1,957,210 00	.....	145,940 07	164,202 67	875 00	4,701,402 74
Germania Fire	538,454 08	94,600 00	1,059,593 75	561,147 50	.....	77,035 25	107,541 81	4,532 83	2,442,805 22
Glens Falls	12,575 00	530,345 75	601,325 00	153,000 00	.....	134,080 90	52,988 10	6,337 66	1,490,652 41
Globe Fire.....	.....	35,500 00	298,110 00	.....	6,000 00	12,414 36	7,374 72	.....	359,399 08
Greenwich.....	170,000 00	21,000 00	306,707 50	521,500 00	48,650 00	100,700 63	82,051 44	2,649 60	1,253,259 17
Guardian Fire.....	.....	5,500 00	.....	252,750 00	.....	4,592 04	7,373 91	75 00	270,290 95
Hamilton Fire...	15,500 00	19,250 00	257,700 00	6,250 00	.....	20,682 99	7,731 78	488 50	337,606 27
Hanover Fire.....	.....	109,250 00	1,576,161 25	558,956 50	.....	100,392 80	125,314 19	9,059 39	2,479,134 13
Home	1,272,633 77	897,550 00	2,763,390 00	1,860,550 00	122,850 00	245,795 99	190,806 94	264,539 38	7,618,116 08
Howard.....	150,000 00	5,900 00	405,635 00	88,497 00	.....	8,565 59	41,291 03	1,172 83	701,264 45
Jefferson.....	.....	81,850 00	338,192 75	78,742 75	21,200 00	1,743 83	4,616 95	4,495 25	533,872 53
Kings County Fire	105,364 81	29,397 00	22,550 00	217,823 00	750 00	28,376 63	8,182 21	3,175 95	415,619 60
Kuickerbocker Fire	125,000 00	32,900 00	181,972 75	.....	1,650 00	12,411 77	5,493 33	1,229 07	360,657 92
La Fayette Fire .....	.....	71,900 00	135,275 00	37,650 00	7,250 00	13,110 28	13,290 31	485 25	278,960 84
Long Island.....	.....	219,800 00	123,837 50	66,787 16	.....	25,038 70	9,221 53	1,977 60	446,712 49

Manufacturers & Builders' Fire..	56,400 00	54,478 00	389,170 50	37,805 00	15,271 41	17,287 96	3,812 63	475,255 56
Meehanics' Fire.....	121,300 00	239,901 00	4,800 00	800 00	40,423 53	23,150 19	1,696 50	432,070 02
Mercantile Fire	22,000 00	207,050 00	.....	.....	1,948 91	992 12	3,384 51	235,375 54
Merchants'	80,100 00	182,925 00	80,400 00	3,549 16	65,766 39	18,948 86	2,602 08	449,791 49
Montauk Fire.....	16,800 00	187,190 00	80,771 00	400 00	28,465 05	14,340 22	12 00	327,978 27
Nassau Fire.....	18,500 00	115,368 75	267,424 00	500 00	12,845 63	5,552 22	4,908 58	425,099 18
National Fire.....	48,438 98	249,375 00	44,365 00	.....	28,280 10	21,588 12	1,116 05	393,163 25
New York Bowery Fire	43,200 00	515,637 50	182,140 00	12,886 25	36,437 71	32,456 31	840 17	823,597 94
New York Equitable	38,800 00	530,625 00	.....	.....	14,243 78	1,382 17	345 50	585,396 45
New York Fire.....	58,550 00	149,237 50	35,638 75	950 00	14,556 03	12,790 81	4,506 76	367,629 85
Niagara Fire.....	38,800 00	891,690 00	639,530 00	30,000 00	124,824 39	229,450 37	19,655 38	2,080,950 14
North River.....	132,450 00	263,093 75	.....	16,800 00	10,705 92	1,176 56	4,357 42	446,083 65
Pacific Fire	86,400 00	410,521 25	136,095 00	1,050 00	19,072 95	21,924 64	6,457 37	751,521 21
Park Fire .....	.....	265,637 50	.....	.....	4,245 81	5,424 86	6,000 00	281,308 17
People's Fire.....	3,500 00	245,845 00	122,260 00	3,700 00	5,578 35	23,884 80	4,166 00	408,934 15
Peter Cooper Fire	8,000 00	183,400 00	158,275 00	4,000 00	12,938 06	169 00	3,117 00	369,899 06
Phenix	342,750 00	1,099,500 00	1,493,606 10	50,450 00	458,816 05	648,132 48	78,716 15	4,910,483 36
Re-Assurance .....	.....	246,500 00	55,825 00	10,000 00	9,937 88	15,685 14	45 00	338,043 02
Rochester German	294,635 00	118,468 75	92,500 00	.....	94,782 34	40,065 20	8,346 82	649,936 11
Rutgers Fire	120,200 00	.....	169,245 00	17,700 00	9,806 55	832 42	2,326 42	402,580 39
Standard Fire.....	8,000 00	258,562 50	83,416 67	.....	16,645 66	11,028 49	3,455 33	393,008 65
Sterling Fire.....	47,000 00	21,575 00	360,300 03	.....	9,677 65	17,367 13	251 25	456,171 03
Stuyvesant.....	185,400 00	16,875 00	131,825 00	1,500 00	525 37	4,836 05	4,995 16	345,956 58
Union Fire.....	92,659 50	6,000 00	7,000 00	1,500 00	6,008 57	5,807 84	25,186 04	144,761 95
United States Fire	254,950 00	283,475 00	.....	4,500 00	1,082 44	13,550 06	3,820 52	561,378 02
Westchester Fire.....	153,100 00	615,000 00	226,700 00	1,825 00	73,923 62	68,344 27	1,675 62	1,142,568 51
Williamsburgh City Fire.....	272,900 00	85,180 00	190,417 00	9,550 00	35,726 32	56,529 24	16,831 85	1,218,808 36
Totals.....	\$5,795,520 78	\$24,006,487 25	\$15,007,788 33	\$812,414 57	\$2,997,698 67	\$2,712,242 73	\$1,043,379 41	\$59,012,292 74

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.....	\$10,000 00	\$51,900 00	\$1,232 50	\$114,083 40	\$36,915 07	\$10,483 86	\$4,890 73	\$239,505 56
Eric County.....	.....	96,375 00	.....	.....	26,505 23	1,773 60	3,109 99	127,763 82
Glen Cove .....	.....	64,653 86	.....	.....	5,289 79	604 05	1,235 67	78,553 37
Mutual Fire, of New York .....	.....	401,275 00	352,500 00	.....	8,614 83	16,251 28	.....	778,631 11
Mnt. Ins. Co. City and Co. Albany	25,000 00	85,400 00	.....	.....	13,666 17	561 40	1,141 44	125,769 01
Richmond County.....	.....	15,727 58	.....	.....	2,814 70	5 92	868 52	35,240 47
Suffolk County.....	250 00	28,684 26	.....	.....	4,670 76	840 45	1,045 54	36,691 01
Totals.....	\$35,250 00	\$257,310 70	\$511,701 25	\$466,583 40	\$98,466 55	\$30,520 56	\$12,291 89	\$1,412,154 35

TABLE No. I — ASSETS — (Continued).
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
Aetna, Conn.....	\$345,000 00	\$43,800 00	\$346,292 50	\$7,199,320 00	\$15,170 00	\$941,086 65	\$349,822 25	\$1,355 25	\$9,241,846 65
American, Mass.....	.....	15,000 00	.....	448,279 00	43,306 25	43,690 17	17,807 68	45,539 14	613,622 24
American, N. J.....	385,305 68	683,021 75	615,625 00	.....	.....	36,145 87	18,359 81	22,701 36	1,761,159 47
American Fire, Pa.....	137,100 00	364,089 50	273,775 00	928,256 48	54,800 00	113,856 57	28,478 35	16,326 15	1,916,682 05
American Central, Mo.....	.....	.....	133,000 00	812,845 00	99,000 00	71,223 11	54,224 50	2,500 00	1,172,792 61
Atlantic Fire and Marine, R. I....	156,180 26	.....	.....	81,651 00	.....	8,351 77	2,992 65	3,310 74	252,486 42
Boatman's Fire and Marine, Pa....	66,401 66	69,053 34	.....	222,581 00	13,000 00	31,593 68	23,353 27	2,293 54	428,279 49
California, Cal.....	135,632 55	9,000 00	198,400 06	409,452 00	1,000 00	173,609 78	53,865 09	22,954 10	1,002,913 52
Citizens', Mo.....	11,600 00	56,500 00	.....	258,125 00	75,000 00	21,121 32	13,737 25	1,226 00	437,303 57
Citizens', Ohio.....	.....	.....	16,740 00	218,035 00	.....	22,436 30	7,372 82	852 26	265,436 38
Citizens', Pa.....	108,000 00	230,649 97	25,840 00	184,913 00	75,699 00	29,605 07	23,341 54	6,115 20	684,163 78
Commercial, Cal.....	'2,000 00	190,604 58	61,750 00	93,880 00	4,000 00	28,669 50	65,444 63	9,542 00	455,890 71
Concordia Fire, Wis.....	.....	261,145 00	.....	148,125 00	.....	38,918 96	22,154 84	5,494 66	475,838 46
Connecticut Fire, Conn.....	66,000 00	512,550 00	147,600 00	1,048,361 00	9,250 00	119,279 17	71,706 58	.....	1,974,749 75
Detroit Fire and Marine, Mich....	49,708 72	604,892 42	33,375 00	1,685 00	3,100 00	60,382 99	21,163 50	18,200 56	792,508 19
Eliot, Mass.....	.....	58,200 00	106,993 75	160,708 25	.....	55,690 77	20,101 95	3,994 31	405,689 03
Equitable Fire and Marine, R. I....	129,900 00	46,150 00	61,625 00	229,835 00	900 60	34,846 37	20,937 75	2,446 00	520,640 12
Fire Asso. of Philadelphia, Pa....	70,800 00	1,007,560 94	394,915 00	2,242,931 00	.....	197,532 04	122,392 36	41,562 73	4,077,714 07
Fireman's Fund, Cal.....	320,000 00	155,618 00	492,000 00	239,630 00	112,400 00	135,113 70	108,686 72	61,748 82	1,625,197 24
Fire Ins.Co. of Philadelphia, Pa....	44,500 00	157,250 00	.....	426,283 00	37,725 00	13,106 97	19,510 30	4,101 60	702,476 87
Firemen's, Md.....	146,875 00	.....	.....	382,312 69	.....	29,272 52	4,179 77	7,784 99	570,424 97
Firemen's, N. J.....	133,265 06	690,734 00	39,450 00	574,797 45	52,190 00	43,767 70	7,483 22	13,168 95	1,554,856 38
Firemen's, Ohio.....	84,147 81	134,470 42	113,300 00	45,300 00	1,500 00	40,300 10	17,486 27	11,038 31	447,542 91
Franklin, Ohio.....	4,096 06	22,953 00	213,655 00	53,050 00	.....	16,380 29	11,500 00	2,093 62	323,631 91
Franklin Fire, Pa.....	437,950 00	904,013 67	225,750 00	940,646 00	199,200 00	355,468 86	51,973 34	15,254 10	3,130,255 97
German Fire, Pa.....	18,074 90	203,644 39	44,406 39	113,447 00	.....	34,707 91	29,991 20	4,642 35	448,914 14
Girard Fire and Marine, Pa.....	328,800 00	521,599 99	99,380 00	154,802 50	6,400 00	94,945 59	37,710 63	15,571 07	1,250,209 78
Hartford Fire, Conn.....	639,675 60	1,040,400 00	230,625 00	1,930,144 75	135,000 00	384,547 17	312,401 48	37,297 92	4,710,091 92
Home Mutual, Cal.....	169,025 00	240,239 13	141,450 00	50,090 33	36,750 00	125,357 85	67,254 20	6,102 51	836,269 02
Ins. Co. of North America, Pa....	312,861 55	1,983,346 48	42,700 00	5,008,218 00	38,150 00	832,565 58	440,386 22	172,394 18	8,831,122 01
Ins. Co. of State of Penn.. Pa....	68,800 00	111,050 00	11,250 00	277,293 70	100,000 00	17,904 61	22,916 29	17,648 75	626,863 35
Jersey City, N. J.....	34,200 00	144,496 00	25,660 00	46,990 00	36,650 00	9,801 11	1,666 37	4,286 84	302,750 32
Louisville Underwriters, Ky.....	20,013 32	269,583 90	.....	208,585 16	27,250 00	95,379 70	33,059 96	62,630 90	716,502 94
Manuf'rs and Merchants' Pa....	65,094 86	136,338 32	93,093 75	62,450 00	.....	37,884 34	7,517 31	7,063 47	409,462 05
Marine, Mo.....	2,000 00	16,015 45	.....	183,450 00	37,184 91	18,600 91	3,898 28	.....	261,209 55

Mechanics', Pa.....	71, 500 00	185, 750 00	103, 250 00	167, 351 50	10, 000 00	13, 940 04	10, 678 82	4, 793 18	567, 263 54
Mercantile, Ohio .....	.....	52, 600 00	121, 060 00	158, 150 00	10, 000 00	34, 250 21	7, 017 04	3, 021 52	386, 098 77
Mercantile, Fire and Mar., Mass..	.....	36, 500 00	16, 800 00	596, 195 00	.....	14, 620, 01	9, 056 50	26, 917 71	700, 089 22
Merchants', N. J.....	134, 804 16	414, 887 00	164, 757 00	349, 346 00	15, 700 00	62, 899 78	67, 665 73	15, 925 55	1, 225, 985 22
Merchants', R. I.....	.....	35, 500 00	.....	269, 839 00	10, 541 15	75, 787 87	27, 637 06	1, 143 99	420, 449 07
Michigan Fire and Mar., Mich....	3, 133 45	270, 505 00	.....	21, 000 00	.....	26, 539 95	18, 065 75	6, 983 22	346, 227 37
Milwaukee Mech. Mut., Wis.....	37, 450 00	507, 205 13	224, 000 00	320, 600 00	84, 000 00	92, 405 64	35, 667 79	12, 690 00	1, 314, 018 56
National Fire, Conn.....	24, 478 40	482, 250 00	118, 250 00	931, 578 00	12, 650 00	266, 712 42	.....	17, 809 15	1, 853, 727 97
Neptune Fire and Mar., Mass.....	.....	.....	.....	435, 858 00	.....	34, 759 23	22, 067 85	8, 224 18	500, 909 26
Newark Fire, N. J.....	53, 800 00	280, 197 58	204, 360 00	95, 194 00	1, 000 00	25, 617 95	13, 090 23	7, 794 01	681, 053 77
New Hampshire Fire, N. H.....	.....	130, 296 86	261, 920 00	527, 220 00	61, 362 50	65, 142 39	48, 139 44	6, 869 84	1, 101, 451 03
North American, Mass	12, 182 23	41, 922 48	61, 500 00	183, 535 37	15, 925 00	11, 663 47	9, 656 07	3, 015 27	339, 399 89
Northwestern National, Wis.....	.....	217, 500 00	514, 550 00	312, 086 00	.....	179, 751 49	33, 020 53	3, 145 00	1, 260, 053 02
Orient, Conn.....	37, 115 27	243, 026 67	.....	1, 003, 428 66	81, 060 00	92, 220 46	75, 359 76	19, 742 86	1, 551, 953 68
Pennsylvania, Pa.....	49, 200 00	133, 817 16	244 00	67, 243 33	.....	17, 833 16	10, 639 91	4, 336 97	283, 314 53
Pennsylvania Fire, Pa.	115, 000 00	147, 370 00	1, 035 00	1, 786, 916 25	192, 200 00	220, 395 09	85, 172 29	4, 498 18	2, 552, 616 81
People's, Pa.....	57, 000 00	153, 881 35	33, 787 50	35, 078 00	11, 200 00	17, 131 97	11, 765 87	4, 153 11	323, 997 80
Phenix, Conn.....	168, 253 31	407, 880 00	125, 344 00	3, 157, 931 81	99, 410 00	308, 018 28	205, 459 75	14, 121 55	4, 486, 420 70
Prescott, Mass.....	.....	.....	.....	344, 215 00	.....	15, 315 85	21, 598 18	2, 833 32	383, 962 35
Providence Washington, R. I . .	.....	.....	154, 062 00	560, 129 00	.....	54, 689 02	71, 264 63	120, 284 58	960, 429 23
Reading Fire, Pa.....	27, 300 00	261, 012 10	6, 150 00	97, 082 06	800 00	12, 212 62	5, 011 50	7, 670 28	417, 238 56
Reliance, Pa	108, 200 00	76, 300 00	41, 100 00	493, 450 00	5, 550 00	28, 945 01	5, 592 37	2, 785 34	762, 022 72
St. Paul Fire and Mar., Minn....	101, 264 56	207, 866 72	.....	512, 615 96	250, 758 91	80, 555 42	68, 795 56	39, 972 20	1, 261, 829 33
Security, Conn.....	.....	85, 450 00	.....	271, 405 50	17, 900 00	45, 675 67	23, 591 53	7, 250 31	451, 273 01
Springfield Fire and Mar., Mass..	96, 528 00	303, 366 67	130, 000 00	1, 754, 064 00	15, 400 00	107, 466 36	169, 090 00	227, 521 77	2, 803, 436 80
Spring Garden, Pa	231, 800 00	299, 130 00	37, 050 00	418, 072 00	159, 500 00	65, 917 10	3, 673 08	7, 443 49	1, 222, 585 67
Sun, Cal.....	90, 000 00	180, 211 00	52, 000 00	76, 898 50	.....	17, 619 03	37, 573 09	16, 194 98	470, 496 60
Traders', Ill.....	12, 195 98	90, 000 00	434, 000 00	577, 792 50	.....	53, 626 88	25, 264 11	30, 967 87	1, 228, 847 34
Union, Cal.....	110, 000 00	203, 699 47	615, 000 00	57, 000 00	35, 000 00	63, 289 19	29, 164 70	12, 810 80	1, 125, 964 16
United Firemen's, Pa.....	153, 800 00	386, 274 71	61, 500 00	162, 100 00	29, 000 00	20, 343 36	8, 361 72	10, 759 63	832, 139 42
Washington Fire and M., Mass..	.....	41, 500 00	168, 495 00	1, 254, 520 00	53, 000 00	118, 333 90	96, 232 64	78, 191 62	1, 810, 273 16
Western, Pa.....	45, 000 00	207, 516 50	36, 975 00	129, 545 00	.....	17, 037 60	8, 517 02	3, 910 75	448, 501 87
Totals.....	\$6, 233, 022 33	\$16, 961, 406 65	\$7, 875, 840 89	\$42, 512, 946 75	\$2, 387, 082 72	\$6, 573, 921 42	\$3, 379, 268 90	\$1, 383, 038 61	\$87, 306, 528 27

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers', York, Pa.....	\$22, 500 00	\$90, 904 20	\$147, 300 00	\$153, 228 00	\$1, 900 00	\$40, 044 96	\$21, 552 93	\$1, 695 29	\$479, 025 38
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TABLE No. I—ASSETS —(Continued).
RECAPITULATION.

COMPANIES.	Real estate.	Bonds and mortgages.	U. S. stocks and securities owned.	Other stocks owned.	Collateral loans.	Cash in office and in bank.	Premiums unpaid.	Miscellaneous assets.	Total gross assets.
N. Y. State, J.-S. Fire and Fire-Marine Insurance Companies...	\$5,795,520 78	\$6,636,761 00	\$24,006,487 25	\$15,007,788 33	\$812,414 57	\$2,997,698 67	\$2,712,242 73	\$1,043,379 41	\$59,012,292 74
N. Y. State Mut. Fire Ins. Cos...	35,250 00	257,340 70	511,701 25	466,583 40	.....	98,466 55	30,520 56	12,291 89	1,412,154 35
Joint-Stock Fire and Fire-Marine Ins. Cos. of other States.....	6,233,022 33	16,961,406 65	7,875,840 89	42,512,946 75	2,387,087 72	6,573,921 42	3,379,268 90	1,383,033 61	87,306,528 27
Mutual Fire Insurance Companies of other States.....	22,500 00	90,904 20	147,300 00	153,228 00	1,900 00	40,044 96	21,552 93	1,595 29	479,025 33
Aggregate ...	\$12,086,293 11	\$23,946,412 55	\$32,541,329 39	\$58,140,546 48	\$3,201,397 29	\$9,710,131 60	\$6,147 35	\$2,440,305 20	\$148,210,000 74

TABLE No. II.—LIABILITIES.

Showing the nature of the LIABILITIES of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.					
Agricultural	\$39,253 86	\$20,302 00	\$1,107,663 34	.....	\$8,358 34	\$1,175,577 54	.....	\$506,000 00	\$156,220 43
Albany	5,793 20	.....	46,708 15	.....	1,109 82	53,611 17	.....	200,000 00	135,809 02
American Fire	18,812 58	.....	143,792 44	.....	12,605 81	175,210 83	\$300,857 00	400,000 00	385,571 89
American Exchange Fire....	660 00	.....	21,786 37	.....	1,122 56	23,568 93	.....	200,000 00	31,446 18
Broadway .....	.....	.....	19,542 66	.....	1,626 00	21,168 66	.....	300 000 00	339,254 29
Brooklyn Fire	566 42	300 00	36,587 07	.....	966 66	38,420 15	.....	153,000 00	233,817 29
Buffalo German	21,711 71	1,112 37	275,749 14	.....	.....	298,573 22	.....	200,000 00	630,375 39
Citizens'	53,925 86	10,951 82	406,052 04	.....	3,003 10	473,232 82	150,000 00	300,000 00	156,939 55
City Fire	741 47	.....	24,910 98	.....	2,050 10	27,702 55	.....	210,000 00	162,160 90
Clinton Fire	6,906 52	3,200 00	103,478 68	.....	30,000 00	143,585 20	.....	250,000 00	66,424 58
Commerce	10,150 00	1,750 00	84,240 40	.....	400 00	96,540 40	.....	200,000 00	158,174 17
Continental	424,865 82	45,540 00	2,209,458 36	\$55,969 52	82,765 44	2,818,599 14	18,457 00	1,000,000 00	1,340,423 85
Eagle Fire	13,042 47	1,700 00	85,192 83	.....	5,531 86	105,467 16	.....	300,000 00	647,892 61
Empire City Fire	3,655 00	3,100 00	42,499 55	.....	1,419 07	50,673 62	.....	200,000 00	59,178 01
Exchange Fire	13,682 00	.....	92,490 46	1,025 65	2,158 87	109,356 98	.....	200,010 00	87,486 93
Farragut Fire	6,284 08	6,786 53	106,253 28	.....	3,008 33	122,332 22	.....	200,000 00	106,921 24
Firemen's	3,714 75	.....	32,931 88	231 25	1,787 37	39,665 25	.....	204,000 00	57,113 78
German American	151,285 96	15,680 29	1,405,650 20	.....	28,935 71	1,661,552 16	.....	1,000,000 00	2,039,850 58
Germania Fire	99,142 22	42,871 05	822,504 84	.....	.....	964,918 11	.....	1,000,000 00	477,887 11
Glens Falls	22,367 31	4,250 00	514,267 12	.....	8,192 90	549,077 33	.....	200,000 00	741,575 08
Globe Fire	1,745 21	.....	49,342 81	.....	1,083 33	52,171 35	.....	200,000 00	107,227 73
Greenwich	134,464 27	15,810 50	506,121 93	26,013 94	18,800 00	701,210 64	.....	200,000 00	352,048 53
Guardian Fire .....	.....	.....	32,854 40	.....	17,167 00	50,021 40	.....	200,000 00	20,269 55
Hamilton Fire	8,364 79	2,500 00	48,617 94	25 00	9,178 55	68,686 28	.....	150,000 00	108,919 99
Hanover Fire	104,519 81	36,830 22	890,312 28	.....	1,820 55	1,033,482 86	.....	1,000,000 00	445,651 27
Home	301,718 02	71,765 96	3,011,637 00	.....	5,000 00	3,390,120 98	.....	3,000,000 00	1,227,995 10
Howard	31,746 73	2,611 50	184,902 58	.....	15,993 98	235,255 09	.....	400,000 00	66,009 35
Jefferson	10,328 27	1,100 00	45,394 50	.....	666 67	57,489 44	200,010 00	200,010 00	76,363 09
Kings County Fire	11,551 26	5,050 00	54,829 06	.....	2,886 44	74,316 76	.....	150,000 00	191,302 84
Knickerbocker Fire	964 61	.....	47,734 25	.....	315 00	49,013 86	.....	210,000 00	101,644 05

TABLE No. II — LIABILITIES — (Continued).

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.					
La Fayette Fire.....	\$8,406 30	.....	\$60,470 62	.....	\$3,559 21	\$72,436 13	.....	\$150,000 00	\$5,652,471 00
Long Island.....	6,279 16	\$4,300 00	97,898 02	.....	2,510 96	110,988 15	.....	300,000 00	35,724 34
Manuf. and Builders' Fire..	10,207 84	3,265 82	104,730 91	.....	6,387 80	124,782 37	.....	200,000 00	150,443 19
Mechanics' Fire.....	26,278 45	.....	131,023 23	.....	3,240 00	160,541 68	.....	250,000 00	21,538 34
Mercantile Fire.....	2,526 55	750 00	22,137 69	.....	787 79	26,202 03	.....	200,000 00	1,173 51
Merchants'.....	18,138 00	3,200 00	119,017 35	.....	1,763 10	142,118 45	.....	200,000 00	107,673 04
Montauk Fire.....	14,274 23	2,750 00	72,299 06	.....	875 00	90,198 29	.....	200,000 00	37,779 98
Nassau Fire.....	1,875 00	.....	35,125 66	\$560 00	1,200 00	38,760 66	.....	200,000 00	186,333 52
National Fire.....	20,612 44	4,870 65	102,459 78	.....	2,020 38	129,963 25	.....	200,000 00	63,200 00
New York Bovery Fire....	43,140 16	12,250 00	220,773 92	.....	2,230 00	284,394 08	.....	300,000 00	239,203 89
New York Equitable.....	14,134 50	.....	31,780 29	.....	810 66	46,725 45	.....	210,000 00	328,671 00
New York Fire.....	10,843 00	8,627 00	87,705 34	.....	300 00	107,475 34	.....	200,000 00	60,154 51
Niagara Fire.....	156,723 57	13,446 18	1,007,371 63	.....	5,695 50	1,183,236 88	.....	500,000 00	397,713 26
North River.....	.....	.....	12,053 56	.....	1,172 00	13,225 56	.....	250,000 00	82,858 09
Pacific Fire.....	19,300 00	6,000 00	185,758 88	.....	600 00	211,658 88	.....	200,000 00	339,862 33
Park Fire.....	3,000 00	.....	30,702 93	.....	2,833 32	36,536 25	.....	200,000 00	44,771 92
People's Fire.....	23,180 44	1,750 00	110,235 73	.....	10,530 01	145,696 18	.....	200,000 00	63,237 97
Peter Cooper Fire.....	30 00	.....	13,827 61	.....	166 67	14,024 28	.....	150,000 00	205,874 78
Phenix.....	316,255 63	28,218 00	2,702,601 21	142,447 63	6,793 47	3,196,315 94	.....	000,000 00	714,167 42
Re-Assurance.....	12,867 43	4,076 47	70,633 41	.....	430 87	88,008 18	.....	200,000 00	50,034 84
Rochester German.....	23,731 00	1,248 00	282,681 74	.....	1,094 00	308,804 74	.....	200,000 00	141,131 37
Rutgers Fire.....	3,442 50	.....	41,605 69	.....	10,291 40	55,339 59	.....	200,000 00	147,240 80
Standard Fire.....	11,202 86	.....	53,184 86	.....	3,117 61	67,505 33	.....	200,000 00	125,563 32
Sterling Fire.....	6,582 16	.....	84,112 22	.....	.....	90,694 38	.....	350,000 00	15,476 65
Stuyvesant.....	4,426 87	.....	39,324 36	.....	1,575 00	45,326 23	.....	200,000 00	100,630 35
Union Fire.....	.....	.....	23,194 19	.....	.....	23,194 19	.....	100,000 00	21,567 76
United States Fire.....	6,187 31	.....	70,725 31	4,401 87	2,654 50	83,969 02	.....	250,000 00	227,409 00
Westchester Fire.....	36,206 14	4,000 00	567,010 40	.....	9,147 30	616,363 84	.....	300,000 00	226,204 67
Williamsburgh City Fire....	30,172 12	7,650 00	407,140 70	.....	20,487 98	465,450 80	.....	250,000 00	503,337 56
Totals	\$2,332,227 86	\$398,914 36	\$19,308,493 18	\$230,674 86	\$370,227 99	\$22,640,538 25	\$669,334 00	\$20,287 020 00	\$15,415,410 49

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County	11,932 20	1,560 00	169,161 42	.....	.....	182,653 62	.....
Eric County .....	.....	.....	15,927 50	.....	.....	15,927 50	.....
Glen Cove .....	.....	.....	8,543 91	.....	425 00	8,968 91	.....
Mutual Fire of New York ..	10,431 26	.....	219,924 45	.....	37 50	230,393 21	.....
Mut. Ins. Co. City and Co. of Albany.....	.....	.....	11,944 86	.....	100 00	12,044 86	.....
Richmond County .....	.....	.....	2,657 57	.....	75 00	2,732 57	.....
Suffolk County.....	.....	.....	5,918 98	.....	.....	5,918 98	.....
Totals	\$22,363 46	\$1,560 00	\$434,078 69	.....	\$637 50	\$458,639 65	.....

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ætna, Conn	\$222,864 85	\$35,912 78	\$1,723,769 09	\$6,117 99	\$73,529 31	\$2,062,194 02	.....	\$3,179,652 63
American, Mass	11,471 79	1,962 70	76,829 60	53,582 13	4,041 54	147,887 76	.....	165,734 48
American, N. J.	16,138 38	5,906 76	270,612 67	.....	23,634 94	316,292 75	.....	844,866 72
American Fire, Pa.	73,641 24	29,699 30	612,620 63	.....	355,201 23	1,071,162 40	.....	445,519 35
American Central, Mo	38,095 68	14,410 21	326,534 77	.....	8,133 68	387,174 34	.....	185,618 27
Atlantic Fire and M., R. I. ..	5,067 56	1,500 00	23,675 27	.....	5,948 00	36,190 83	.....	16,225 59
Boatman's F. and M., Pa. ...	22,468 11	10,143 28	104,897 45	654 00	11,407 93	149,570 77	.....	28,708 72
California, Cal.	24,809 00	900 00	202,433 22	52,328 51	7,507 97	287,978 70	.....	114,934 82
Citizens, Mo.	8,157 00	1,500 00	45,929 90	.....	2,514 00	58,100 90	.....	173,202 67
Citizens, Ohio	732 56	.....	32,277 36	938 75	2,449 06	36,397 73	.....	29,038 65
Citizens, Pa.	30,777 91	.....	146,048 40	1,177 50	500 00	178,503 81	.....	5,659 97
Commercial, Cal.	11,499 31	.....	146,658 40	10,696 51	4,552 77	173,406 90	.....	82,483 72
Concordia Fire, Wis	15,321 14	1,200 00	175,687 88	.....	236 65	192,445 67	.....	83,392 79
Connecticut Fire, Conn.	69,329 20	21,067 37	580,669 40	.....	.....	671,065 97	.....	303,683 78
Detroit F. and M., Mich.	23,169 83	1,650 00	119,207 22	1,165 55	711 79	145,904 39	.....	346,603 80
Elliot, Mass.	14,158 00	.....	92,273 00	.....	4,335 00	110,766 00	.....	94,923 03
Equitable F. and M., R. I. ...	17,460 00	3,800 00	115,171 44	1,776 61	3,403 10	141,611 15	.....	79,028 97
Fire Ass'n of Phila., Pa.	119,344 73	42,144 28	1,006,815 25	.....	1,798,467 73	2,966,771 99	.....	610,942 08
Fireman's Fund, Cal.	53,794 51	28,057 91	415,982 90	109,602 94	12,963 83	620,402 09	.....	254,795 15
Fire Ins Co. of Phila., Pa. ...	10,538 16	3,000 00	76,984 47	.....	96,010 02	186,532 65	.....	115,944 22
Firemen's, Md.	7,688 65	.....	58,709 77	.....	1,543 36	67,941 78	.....	124,483 19
Firemen's, N. J.	12,514 41	.....	180,757 86	.....	2,695 32	195,967 59	.....	758,888 79
Firemen's, Ohio	18,531 48	500 00	140,691 37	.....	456 80	160,179 65	.....	37,363 26
Franklin, Ohio	3,100 00	.....	56,180 97	.....	.....	59,280 97	.....	64,350 94
Franklin Fire, Pa.	27,928 09	9,846 13	422,169 33	.....	1,357,921 92	1,817,865 47	.....	912,390 50
German Fire, Pa.	12,680 15	.....	171,883 30	.....	1,450 00	186,013 45	.....	62,900 69
Girard F. and M., Pa.	27,508 57	3,068 92	238,480 74	.....	147,929 67	416,987 90	.....	512,221 82
Hartford Fire, Conn.	215,871 64	69,997 19	1,733,863 88	.....	.....	2,019,732 71	.....	1,410,359 21
Home Mutual, Cal.	7,985 00	5,200 00	204,948 26	.....	85,849 13	303,982 39	.....	232,286 63
Ins. Co. of N. America, Pa. ...	313,653 40	57,407 21	1,791,832 86	238,729 24	620,643 23	3,022,265 94	.....	2,808,856 07

TABLE No. II — LIABILITIES — (Continued).

COMPANIES.	LOSSES UNPAID.		UNEARNED PREMIUMS.		All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Capital stock paid up.	Net surplus over scrip and capital.
	Adjusted and unadjusted.	Resisted and disputed.	Fire.	Marine and inland.					
Ins. Co of State of Penn., Pa.	\$37,970 96	.....	\$82,248 41	\$20,835 95	\$85,474 41	\$226,528 77	.....	\$200,000 00	\$200,334 58
Jersey City, N. J.	35,573 02	3,535 00	45,380 80	.....	6,221 19	51,606 99	.....	200,000 00	52,143 33
Louisville Underwriters, Ky.	3,493 21	2,284 47	109,008 18	20,318 73	72,309 29	240,744 22	.....	300,000 00	175,758 72
Marine and Merchants, Pa.	2,900 06	1,112 37	71,005 38	672 50	.....	83,455 56	.....	250,000 00	76,006 49
Marine, Mo. ....	.....	.....	28,139 74	27 70	136 00	32,315 81	.....	200,000 00	28,893 74
Mechanics, Pa.	3,671 79	.....	60,438 04	.....	144,555 72	214,665 47	.....	250,000 00	102,598 07
Mercantile, Ohio.	15,760 00	1,250 00	67,649 10	1,350 42	2,070 98	88,080 50	.....	200,000 00	98,018 27
Mercantile F. and M., Mass.	22,932 98	.....	88,825 53	18,492 77	210 00	130,462 28	.....	400,000 00	169,626 94
Merchants, N. J.	52,167 20	21,780 45	369,364 96	.....	24,972 29	468,284 90	.....	400,000 00	357,700 32
Merchants, R.	19,101 17	2,458 43	119,890 90	19 75	2,938 34	144,408 59	.....	200,000 00	76,010 48
Michigan F. and M., Mich.	9,370 01	.....	82,061 78	.....	.....	92,431 79	.....	200,000 00	53,795 58
Milwaukee Mech. Mut., Wis.	15,373 00	6,946 00	380,005 58	.....	51 00	402,375 58	.....	200,000 00	711,642 98
National Fire, Conn.	53,341 05	7,385 30	319,377 27	.....	.....	380,104 12	.....	1,000,000 00	473,623 85
Neptune F. and M., Mass.	8,000 00	400 00	94,622 08	1,811 07	2,500 00	107,333 15	.....	300,000 00	93,576 11
Newark Fire, N. J.	5,986 54	4,971 48	104,637 26	.....	10,357 71	126,002 99	.....	250,000 00	305,050 78
New Hampshire Fire, N. H.	46,406 66	.....	325,433 15	.....	6,627 83	381,467 69	.....	500,000 00	219,982 34
North American, Mass.	7,423 91	.....	64,329 05	.....	3,420 95	79,173 91	.....	200,000 00	60,225 98
Northwestern Nat., Wis.	30,137 62	3,000 00	383,813 28	250 00	4,328 78	421,529 68	.....	600,000 00	234,523 34
Orient, Conn.	60,075 54	3,587 50	357,396 02	.....	.....	421,059 06	.....	1,000,000 00	130,894 62
Pennsylvania, Pa.	10,521 98	955 88	67,733 50	.....	697 04	79,908 70	.....	200,000 00	3,405 83
Pennsylvania Fire, Pa.	79,884 89	.....	530,926 25	.....	484,606 90	1,095,418 04	.....	400,000 00	1,057,198 77
People's, Pa.	11,464 02	2,870 23	81,571 58	.....	407 54	96,313 37	.....	200,000 00	27,684 43
Phoenix, Conn.	192,590 83	38,882 89	1,334,932 36	.....	.....	1,566,406 08	.....	2,000,000 00	920,014 62
Prescott, Mass.	11,038 37	.....	127,840 44	.....	3,956 30	142,835 11	.....	200,000 00	41,127 24
Providence, Wash., R. I.	62,018 13	5,450 00	315,842 47	113,027 24	.....	496,337 84	.....	400,000 00	64,091 39
Reading Fire, Pa.	6,255 24	1,782 91	58,897 23	.....	7,358 01	74,293 39	.....	250,000 00	92,945 17
Reliance, Pa.	6,460 87	1,265 82	59,030 36	.....	115,753 46	182,510 51	.....	300,000 00	279,512 21
St. Paul F. and M., Minn.	36,999 18	7,924 42	415,672 10	10,321 77	.....	469,917 47	.....	500,000 00	291,911 86
Security, Conn.	18,930 99	3,529 37	133,409 28	22,360 37	4,177 12	182,407 13	.....	200,000 00	68,865 88
Springfield F. and M., Mass.	106,540 90	36,407 31	1,224,582 74	.....	25,363 50	1,392,894 45	.....	1,000,000 00	410,542 35
Spring Garden, Pa.	8,750 96	.....	77,964 08	.....	347,535 61	434,250 65	.....	400,000 00	388,335 02
Sun, Cal.	7,360 00	1,100 00	85,971 77	22,320 27	3,416 08	120,168 12	.....	300,000 00	50,323 48
Traders, Ill.	59,328 62	13,310 18	292,962 95	.....	26,789 24	392,390 99	.....	500,000 00	331,456 35
Union, Cal.	24,520 29	4,000 00	204,562 92	22,328 65	2,828 23	258,240 09	.....	750,000 00	117,724 07
United Firemen's, Pa.	8,007 27	5,525 00	79,599 03	.....	377,142 00	470,273 30	.....	300,000 00	61,866 12

Washington F. and M., Mass.	107,000 00	.....	480,854 91	93,405 48	934 10	682,254 49	.....	1,000,000	128,018 67
Western, Pa.....	7,513 15	400 00	64,529 27	480 00	423 20	73,345 62	.....	300,000	75,156 25
Totals	\$2,642,235 65	\$530,939 55	\$20,090,156 71	\$824,792 40	\$6,404,600 86	\$30,492,775 17	.....	\$34,623,000	\$22,185,753 10
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.									
Farmers', York, Pa.....	\$10,869 78	\$1,700 00	\$239,399 34	.....	\$7,146 89	\$259,116 01	.....	.....	.....
RECAPITULATION.									
N.Y.State J.-S. Fire and Fire	\$2,332,227 86	\$398,914 36	\$19,308,493 18	\$230,674 86	\$370,227 99	\$22,640 538 25	\$669,324	\$20,987,020	\$15,415,410 49
Marine Ins. Companies....	22,363 46	1,560 00	434,078 69	.....	637 50	458,639 65	.....	.....	.....
N. Y. State Mutual Fire Ins.	2,642,235 65	530,989 55	20,090,156 71	824,792 40	6,404,600 86	30,492,775 17	.....	34,623,000	22,185,753 10
J.-S. Fire and F.-M. Ins. Cos.	10,869 78	1,700 00	239,399 34	.....	7,146 89	259,116 01	.....	.....	.....
of other States.....									
Mut. Fire Ins. Cos. of other									
States									
Aggregate.....	\$5,007,696 75	\$933,163 91	\$40,072,127 92	\$1,055,467 26	\$6,732,613 24	\$53,851,069 08	\$669,324	\$54,915,020	\$37,601,163 59

TABLE No. III — INCOME.

Showing the nature of the INCOME of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1885

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Agricultural.....	\$737,823 44	.....	\$57,321 23	\$23,299 97	\$5,928 90	.....	\$824,373 54	\$7,509 60	.....
Albany.....	76,571 81	.....	5,803 20	9,600 00	.....	\$2,814 71	91,854 72	.....	\$3,344 78
American Fire.....	245,537 26	.....	4,573 53	45,578 54	.....	1,038 05	296,727 38	39,578 54	.....
American Exchange Fire.....	39,983 26	.....	360 00	7,365 78	470 00	19,057 75	67,236 79	.....	5,645 22
Broadway.....	30,965 48	.....	269 58	24,749 99	.....	.....	55,985 05	.....	2,385 40
Brooklyn Fire.....	59,671 10	.....	.....	18,476 50	600 00	161 50	78,909 10	1,111 96	.....
Buffalo German.....	396,601 07	.....	8,357 26	21,636 89	14,951 97	2,214 67	443,761 86	61,849 88	.....
Citizens'.....	630,417 42	.....	3,978 67	28,571 53	5,038 01	7,101 55	675,107 18	.....	29,665 25
City Fire.....	42,825 38	.....	3,073 61	12,450 83	.....	.....	58,349 82	.....	2,184 66
Clinton Fire.....	236,224 69	.....	1,340 00	15,338 17	.....	.....	252,902 86	539 18	.....
Commerce.....	140,464 03	.....	74 63	18,053 08	1,546 20	7,760 00	167,897 94	31,250 07	.....
Continental.....	2,561,673 36	.....	18,231 41	170,251 34	40,523 59	.....	3,388,642 70	28,019 47	.....
Eagle Fire.....	120,178 31	.....	3,496 83	27,840 50	5,370 15	46 15	156,931 94	1,355 28	.....
Empire City Fire.....	75,229 35	.....	422 50	9,440 83	.....	.....	85,092 68	7,436 09	.....
Exchange Fire.....	139,127 22	45,064 24	4,383 33	12,057 98	.....	.....	200,632 77	.....	98,492 62
Farragut Fire.....	179,348 83	.....	545 19	15,048 77	525 00	.....	195,467 79	38,208 99	.....
Firemen's.....	59,381 74	562 50	267 00	9,334 87	3,999 96	.....	73,546 07	.....	4,580 17
German-American.....	1,992,664 46	.....	.....	169,543 35	.....	.....	2,162,207 81	309,295 77	.....
Germania Fire.....	1,177,440 96	.....	8,557 49	83,896 90	.....	.....	1,269,895 35	.....	237,800 03
Glens Falls.....	549,037 98	.....	29,297 43	30,616 78	225 00	.....	609,177 19	52,771 08	.....
Globe Fire.....	85,991 37	.....	2,150 00	13,280 75	.....	.....	101,422 12	.....	2,439 99
Greenwich.....	736,064 53	135,215 02	1,260 00	35,194 63	11,940 19	.....	919,674 37	126,214 18	.....
Guardian Fire.....	58,582 39	.....	3,300 00	8,200 00	.....	505 65	67,618 04	.....	6,412 37
Hamilton Fire.....	94,681 65	50 00	1,236 00	9,701 66	671 76	.....	106,341 07	2,450 10	.....
Hanover Fire.....	1,273,884 80	.....	7,944 91	91,600 97	.....	.....	1,373,430 68	.....	107,099 37
Home.....	3,574,417 29	.....	61,290 57	293,473 79	.....	.....	3,839,181 65	92,655 25	.....
Howard.....	301,488 30	.....	449 00	23,141 30	3,025 00	617 50	328,721 10	24,332 03	.....
Jefferson.....	69,345 12	.....	5,697 10	16,865 42	.....	.....	91,907 61	2,554 36	.....
Kings County Fire.....	108,184 60	.....	2,102 16	16,416 01	4,266 33	.....	130,969 10	.....	248 08
Knickerbocker Fire.....	89,856 66	.....	3,155 25	5,775 07	4,950 00	.....	103,736 93	.....	11,303 67

La Fayette Fire	124,497 54	.....	4,474 90	5,355 92	.....	1,538 36	135,866 62	2,938 60	28,675 95
Long Island	160,427 15	.....	12,705 90	9,254 60	.....	.....	182,387 65	.....	5,535 37
Manufacturers and Builders' Fire.	185,292 49	.....	2,511 00	17,526 47	.....	.....	205,329 96	.....	6,317 51
Mechanics' Fire.....	226,222 19	.....	7,451 00	7,969 92	.....	.....	241,643 11	.....	4,449 39
Mercantile Fire.....	43,177 33	.....	1,207 93	7,316 20	.....	.....	51,701 46	.....	.....
Merchants'	198,385 00	.....	4,945 71	8,357 21	.....	1,275 45	212,963 37	47,553 55	.....
Montauk Fire.	134,709 42	.....	9,979 00	13,690 75	.....	.....	149,379 17	.....	12,694 43
Nassau Fire.....	55,339 13	1,064 47	1,702 68	19,634 33	.....	3,186 98	80,926 99	.....	1,761 80
National Fire.....	198,804 70	.....	3,178 65	10,352 50	.....	.....	212,335 85	10,444 69	.....
New York Bowers Fire.....	395,811 46	.....	2,204 50	31,810 72	.....	.....	429,826 68	.....	45,553 16
New York Equitable.....	52,446 27	.....	2,351 75	19,330 00	.....	.....	74,128 02	.....	7,577 28
New York Fire.....	177,256 23	.....	3,830 60	7,379 80	.....	.....	192,880 84	.....	21,920 41
Niagara Fire.....	1,464,103 79	.....	5,977 00	60,260 16	.....	.....	1,531,165 24	164,126 76	.....
North River	22,922 10	.....	7,616 58	10,201 19	.....	.....	41,564 87	.....	11,618 52
Pacific Fire.....	309,642 22	.....	4,443 61	20,325 42	.....	2,716 67	337,127 92	7,027 07	.....
Park Fire.....	53,161 32	.....	.....	12,222 50	.....	200 00	65,533 82	.....	25,056 20
People's Fire	247,926 73	.....	409 52	15,988 73	.....	.....	264,414 98	.....	6,833 57
Peter Cooper Fire.....	23,179 85	.....	405 00	19,547 31	.....	.....	43,132 16	6,904 26	.....
Phenix	3,763,653 32	1,120,309 59	18,402 27	139,694 85	.....	20,064 80	5,073,318 78	494,603 97	.....
Re-Assurance	131,068 75	.....	10,790 29	.....	.....	.....	141,359 04	20,832 30	.....
Rochester Germ.....	439,655 35	.....	17,934 89	8,586 74	.....	3,965 28	470,142 26	14,214 77	.....
Rutgers Fire.....	76,103 45	.....	7,009 27	8,094 62	.....	.....	94,088 34	409 62	.....
Standard Fire.....	97,458 08	.....	5,657	11,932 72	.....	.....	111,129 37	.....	2,659 82
Sterling Fire.....	147,122 42	.....	2,445 00	11,100 84	.....	.....	160,668 26	9,582 78	.....
Stuyvesant.....	76,693 10	.....	12,195 18	6,236 03	.....	.....	95,124 31	1,303 24	.....
Union Fire	25,959 33	.....	5,295 30	1,053 49	.....	.....	32,308 12	3,868 38	.....
United States Fire.....	127,014 10	10,232 42	15,606 51	8,830 17	.....	235 00	161,918 20	22,727 38	.....
Westchester Fire	746,903 41	.....	8,400 65	25,806 25	.....	.....	783,344 77	113,689 21	.....
Williamsburgh City Fire.....	622,294 44	.....	14,479 85	15,420 35	.....	.....	690,382 13	39,781 87	.....
Totals.....	\$36,210,894 53	\$1,910,461 24	\$415,583 29	\$1,710,081 99	\$173,203 56	\$67,120 97	\$30,437,345 58	\$1,817,205 28	\$692,856 02

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.....	\$173,773 26	.....	\$1,165 98	\$5,896 37	.....	.....	\$180,935 61	\$43,867 32	.....
Erie County.....	22,562 88	.....	4,719 48	898 29	.....	\$469 65	28,692 06	8,386 15	.....
Glen Cove	16,433 77	.....	3,948 58	551 48	.....	263 50	21,197 33	4,601 52	.....
Mutual Fire, of New York.....	418,425 75	.....	.....	22,908 73	.....	.....	441,334 48	197,247 75	.....
Mut., Ins. Co. City & Co. of Alb'y.	9,769 48	.....	.....	3,693 30	.....	183 15	14,552 76	3,870 42	.....
Richmond County	2,651 65	.....	928 66	530 00	.....	.....	4,110 31	945 65	.....
Suffolk County	5,918 98	.....	.....	1,580 72	.....	60 00	7,559 70	.....	\$359 80
Totals.....	\$649,535 77	.....	\$10,762 70	\$36,058 99	\$1,048 49	\$976 30	\$698,382 25	\$258,918 81	\$359,80

TABLE No. III — INCOME — (Continued).
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
Aetna, Conn.	\$2,420,355 00	\$133,911 77	\$2,548 23	\$417,156 16	\$8,486 11	.....	\$2,982,457 27	\$98,265 57	.....
American, Mass.	113,886 70	64,931 80	675 00	23,104 64	.....	.....	202,598 14	5,180 49	.....
American, N. J.	369,232 60	.....	39,364 57	30,250 00	9,120 67	.....	448,017 84	19,751 49	.....
American Fire, Pa.	1,008,816 56	.....	18,750 23	48,773 31	.....	\$4,167 98	1,080,508 08	125,547 54	.....
American Central, Mo.	486,281 09	.....	.....	63,776 34	.....	.....	550,060 43	45,140 93	.....
Atlantic F. and M., R. I.	41,814 68	496 58	.....	3,768 71	10,294 60	.....	56,374 57	.....	\$5,158 47
Boatman's F. and M., Pa.	189,167 59	6,572 17	3,599 35	12,682 10	3,595 20	1,942 57	217,559 78	34,056 04	.....
California, Cal.	303,284 29	85,672 32	557 65	30,742 17	6,970 00	.....	427,226 43	.....	30,326 65
Citizens', Mo.	82,370 25	3,709 48	3,954 00	15,422 30	.....	.....	105,456 03	14,756 68	.....
Citizens', Ohio	38,859 22	4,265 86	.....	10,042 78	.....	.....	53,167 86	3,081 46	.....
Citizens', Pa.	222,779 19	3,881 77	13,392 66	14,234 28	.....	4,909 46	259,197 36	29,798 44	.....
Commercial, Cal.	320,512 27	33,977 66	14,598 12	5,938 36	.....	349 81	375,376 22	13,621 49	.....
Concordia Fire, Wis.	227,302 48	.....	16,244 56	8,314 62	.....	.....	251,891 66	35,430 90	.....
Connecticut Fire, Conn.	919,433 81	.....	31,038 15	63,127 54	.....	.....	1,013,599 50	65,011 76	.....
Detroit F. and M., Mich.	179,746 01	38,053 71	39,742 15	4,626 51	1,568 02	.....	263,736 40	56,595 56	.....
Eliot, Mass.	154,503 18	.....	2,099 75	13,027 66	.....	986 48	170,617 07	35,661 06	.....
Equitable F. and M., R. I.	193,441 18	16,932 52	2,212 91	14,279 30	4,918 74	.....	231,784 65	25,249 85	.....
Fire Assoc'n of Philadelphia, Pa.	1,534,995 61	.....	52,201 30	143,305 57	5,102 29	3,973 00	1,739,577 77	59,609 90	.....
Fireman's Fund, Cal.	652,864 30	189,781 79	18,644 05	24,751 33	21,473 32	.....	907,517 79	77,407 78	.....
Fire Ins. Co., Co. of Phila, Pa.	135,848 42	.....	7,523 00	23,893 25	1,201 07	69 22	168,534 96	31,743 22	.....
Firemen's, Md.	113,044 38	.....	.....	16,455 86	6,518 15	.....	136,018 39	16,987 51	.....
Firemen's, N. J.	281,983 76	.....	46,467 21	33,464 52	8,836 14	41 12	370,792 75	77,781 47	.....
Firemen's, Ohio	204,875 51	.....	7,212 86	6,653 27	6,240 33	172 18	225,154 15	20,996 00	.....
Franklin, Ohio	78,227 41	.....	1,503 79	10,218 00	190 60	.....	90,139 80	7,286 82	.....
Franklin Fire, Pa.	485,931 95	.....	67,885 04	42,399 78	20,289 36	2,598 82	619,104 95	80,362 26	.....
German Fire, Pa.	250,829 14	.....	11,731 00	7,044 50	459 67	.....	270,064 31	664 14	.....
Girard F. and M., Pa.	330,124 18	.....	29,003 91	16,407 59	15,491 07	.....	391,026 75	40,217 59	.....
Hartford Fire, Conn.	2,308,667 86	.....	61,653 98	117,598 56	.....	22,615 90	2,510,536 30	199,599 81	.....
Home Mutual, Cal.	487,747 59	.....	31,680 69	.....	3,719 05	.....	523,146 23	.....	42,297 46
Ins. Co. of North America, Pa.	2,157,498 42	1,387,559 45	109,696 65	274,332 49	.....	48,128 69	3,977,215 70	.....	226,380 87
Ins. Co. of State of Penn., Pa.	134,685 77	53,053 05	4,812 50	18,772 75	4,395 79	221 57	215,341 43	.....	5,332 83
Jersey City, N. J.	47,603 73	.....	7,695 15	5,138 55	1,129 53	913 80	62,479 76	3,380 98	.....
Louisville Underwriters, Ky.	186,112 83	88,042 67	38,663 70	.....	.....	.....	312,819 20	.....	8,544 69

Manufacturers and Merchants', Pa.	105, 945 74	2, 166 69	14, 268 45	.....	2, 986 68	2, 326 51	127, 694 07	23, 178 29	.....
Marine, Mo.	45, 024 42	10, 721 64	8, 703 69	13, 650 05	.....	.....	70, 396 11	4, 677 85	.....
Mechanics', Pa.	105, 304 89	.....	.....	10, 229 88	4, 668 67	452 50	129, 358 63	9, 965 49	.....
Mercantile, Ohio.	114, 228 09	48, 836 74	3, 319 32	7, 910 35	.....	.....	174, 294 50	28, 645 06	1, 625 64
Mercantile F. and M., Mass.	128, 867 53	46, 266 44	1, 775 00	28, 551 94	.....	12 50	205, 473 41	.....	.....
Merchants', N. J.	577, 036 51	.....	26, 083 99	25, 888 30	4, 309 92	.....	633, 321 72	1, 214 55	.....
Merchants', R. I.	193, 868 55	2, 674 23	1, 075 00	16, 676 81	.....	14 22	214, 303 81	3, 893 57	.....
Michigan F. and M., Mich.	137, 808 45	.....	15, 677 77	2, 226 87	.....	.....	155, 713 09	31, 885 07	.....
Milwaukee Mechanics' Mut., Wis.	469, 219 36	.....	26, 923 90	28, 596 60	1, 549 96	448 25	526, 798 07	101, 863 73	.....
National Fire, Conn.	490, 453 20	.....	34, 421 79	56, 999 21	.....	3, 239 94	585, 114 14	58, 059 59	.....
Neptune F. and M., Mass.	159, 511 48	7, 598 68	.....	20, 119 28	.....	.....	187, 329 44	27, 387 64	.....
Newark Fire, N. J.	157, 416 83	.....	17, 240 95	11, 066 10	1, 036 35	2, 509 26	189, 269 49	111 65	.....
New Hampshire Fire, N. H.	551, 113 76	.....	.....	48, 557 32	.....	.....	599, 711 08	66, 694 27	.....
North American, Mass.	89, 509 18	.....	2, 625 46	11, 310 46	168 10	.....	103, 613 20	.....	191 94
Northwestern National, Wis.	475, 532 38	10, 220 62	13, 718 94	37, 679 86	.....	.....	537, 151 80	37, 589 99	.....
Orient, Conn.	571, 119 82	.....	13, 810 61	53, 963 92	715 00	.....	639, 609 35	79, 912 09	.....
Pennsylvania, Pa.	122, 898 16	.....	8, 774 88	3, 814 91	1, 998 00	872 26	138, 353 21	.....	22, 165 84
Pennsylvania Fire, Pa.	897, 663 56	.....	8, 406 33	98, 845 49	250 00	703 57	1, 005, 868 55	116, 327 47	.....
People's, Pa.	151, 083 39	.....	10, 058 57	4, 606 42	4, 791 50	.....	170, 539 88	.....	10, 273 80
Phoenix, Conn.	2, 042, 832 74	.....	7, 187 14	177, 555 54	.....	4, 495 85	2, 232, 071 27	41, 429 16	.....
Prescott, Mass.	196, 569 56	.....	.....	15, 665 42	.....	50 00	212, 284 98	18, 617 04	.....
Providence Washington, R. I.	472, 733 57	305, 878 11	.....	32, 548 98	.....	.....	811, 160 66	65, 792 62	.....
Reading Fire, Pa.	76, 575 54	.....	15, 054 70	5, 327 24	1, 312 63	2, 416 12	100, 986 23	2, 873 27	.....
Reliance, Pa.	100, 682 38	.....	4, 124 63	26, 392 24	5, 619 71	128 17	136, 947 13	9, 735 60	.....
St. Paul F. and M., Minn.	606, 442 06	69, 823 58	13, 038 46	59, 187 68	7, 172 19	.....	755, 663 97	85, 128 23	.....
Security, Conn.	256, 671 81	45, 859 08	3, 449 68	14, 270 28	.....	310 84	323, 591 69	40, 509 81	.....
Springfield F. and M., Mass.	1, 603, 356 08	.....	15, 758 64	93, 749 09	3, 611 00	.....	1, 716, 484 81	174, 377 37	.....
Spring Garden, Pa.	133, 459 45	.....	16, 337 65	31, 174 42	14, 824 36	993 76	1, 196, 789 64	21, 454 50	.....
Sun, Cal.	146, 301 61	61, 670 46	14, 015 40	4, 535 04	5, 574 00	.....	232, 156 51	3, 226 59	.....
Traders', Ill.	477, 690 99	4, 167 51	2, 250 00	41, 623 69	2, 402 25	.....	528, 134 44	2, 555 39	.....
Union, Cal.	345, 316 25	86, 170 18	13, 835 09	23, 119 15	8, 902 00	.....	477, 342 67	15, 898 01	.....
United Firemen's, Pa.	129, 976 57	.....	15, 083 52	15, 052 83	2, 081 83	.....	162, 794 80	19, 143 72	.....
Washington F. and M., Mass.	742, 876 72	205, 241 46	2, 131 67	65, 293 44	.....	.....	1, 015, 543 29	90, 251 58	.....
Western, Pa.	110, 744 56	1, 696 11	10, 820 08	8, 157 47	1, 050 00	1, 971 40	134, 479 62	18, 247 25	.....
Totals	\$29, 649, 548 95	\$3, 022, 834 13	\$1, 025, 795 47	\$2, 614, 082 08	\$215, 023 91	\$112, 065 75	\$36, 639, 350 29	\$2, 423, 792 49	\$352, 693 19

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers', York, Pa.	\$276, 151 03	\$4, 402 66	\$13, 370 00	\$566 13	\$1, 318 31	\$295, 808 13	\$35, 501 04
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TABLE III. — INCOME — (Continued).

RECAPITULATION.

COMPANIES.	Fire premiums.	Marine and inland premiums.	Interest on bonds and mortgages.	Interest and dividends from all other sources.	Received for rent.	Received from all other sources.	Total income in cash.	Excess of income over expenditures.	Excess of expenditures over income.
N. Y. State J. S. Fire and Fire-Marine Insurance Companies,...	\$26,210,824 53	\$1,910,461 24	\$415,583 29	\$1,710,081 99	\$173,203 56	\$67,120 97	\$30,487,345 58	\$1,817,205 28	\$692,856 02
N. Y. State Mutual Fire Ins. Cos.,	649,535 77	.....	10,762 70	36,058 99	1,048 49	976 30	698,382 25	258,918 81	359 80
J. S. Fire and Fire-Marine Ins. Companies of other States	29,649,548 95	3,022,834 13	1,025,795 47	2,614,082 08	215,023 91	112,065 75	36,639,350 29	2,423,792 49	352,698 19
Mutual Fire Insurance Companies of other States.....	276,151 03	.....	4,402 63	13,370 00	566 13	1,318 31	295,808 13	35,501 04	.....
Aggregate	\$56,786,130 28	\$4,933,295 37	\$1,456,544 12	\$4,373,593 06	\$389,842 09	\$181,481 33	\$68,120,886 25	\$4,535,417 62	\$1,045,914 01

TABLE NO. IV — EXPENDITURES.

Showing the nature of the EXPENDITURES of Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies of the United States, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
Agricultural.....	\$418,261 09	.....	\$50,000 00	\$174,206 19	\$102,409 26	\$14,335 18	\$57,652 22	\$816,863 94
Albany.....	54,528 81	.....	20,000 00	11,581 50	6,888 47	2,856 20	2,314 52	98,199 50
American Fire.....	94,107 90	.....	51,705 80	45,557 17	37,821 92	4,016 11	23,939 94	257,148 84
American Exchange Fire.....	22,761 78	.....	20,000 00	5,987 79	12,650 00	1,643 03	9,838 41	72,882 01
Broadway.....	11,671 25	.....	26,000 00	888 67	13,161 66	947 22	6,302 65	58,971 45
Brooklyn Fire.....	24,936 73	.....	22,950 00	11,169 14	9,149 94	1,817 10	7,774 23	77,597 14
Buffalo German.....	220,273 46	.....	30,000 00	79,057 40	19,570 58	9,429 90	23,580 64	381,911 98
Citizens'.....	376,812 54	.....	29,946 80	117,766 95	53,068 55	18,775 67	108,401 92	704,772 43
City Fire.....	10,685 70	.....	18,900 00	5,448 67	13,818 41	1,295 14	10,386 56	60,534 48
Clinton Fire.....	126,789 65	.....	25,000 00	40,973 99	20,529 53	4,743 96	34,326 55	252,363 68
Commerce.....	71,023 43	.....	16,000 00	26,011 49	10,658 96	6,219 75	6,734 24	136,647 87
Continental.....	1,522,874 80	\$422,110 98	164,664 88	619,014 33	309,412 86	82,145 09	240,330 29	3,360,593 23
Eagle Fire.....	37,177 58	.....	44,745 00	19,486 03	29,650 00	8,296 67	16,221 38	155,576 66
Empire City Fire.....	42,402 81	.....	12,000 00	7,293 70	8,500 00	624 32	6,835 73	77,656 59
Exchange Fire.....	198,104 49	21,520 06	14,000 70	34,472 20	18,962 77	2,609 54	9,455 63	299,125 39
Faragut Fire.....	65,853 73	.....	20,000 00	27,190 10	22,920 00	3,666 25	17,628 72	157,258 80
Firmin's.....	31,049 38	.....	14,280 00	9,390 48	10,668 51	1,691 91	11,042 96	78,126 24
German-American.....	1,032,476 69	.....	140,000 00	305,066 53	148,091 72	56,815 97	170,461 13	1,852,912 04
Germania Fire.....	916,654 81	.....	100,000 00	180,405 53	88,230 43	35,760 98	186,643 63	1,507,695 38
Glens Falls.....	297,288 49	.....	30,000 00	103,589 25	40,697 99	15,121 88	39,708 50	526,406 11
Globe Fire.....	44,542 22	.....	20,000 00	14,637 41	14,775 40	1,242 77	8,664 31	103,862 11
Greenwich.....	420,478 50	59,675 35	20,000 00	197,508 78	44,756 00	11,396 30	30,615 26	793,430 19
Guardian Fire.....	26,863 10	.....	12,000 00	14,781 56	11,352 73	1,012 09	8,020 88	74,030 41
Hamilton Fire.....	53,120 51	.....	15,247 50	16,189 88	10,437 00	1,074 84	7,821 24	103,890 97
Hanover Fire.....	778,765 97	.....	100,000 00	246,251 53	170,955 44	38,472 91	146,081 15	1,480,520 05
Home.....	1,990,709 41	.....	300,000 00	694,434 72	407,449 52	80,657 41	273,075 34	3,746,526 40
Howard.....	164,513 53	.....	31 50	55,663 91	26,878 46	11,899 90	45,401 77	304,389 07
Jefferson.....	30,804 77	.....	26,001 30	8,177 40	13,261 92	3,631 74	7,476 15	89,353 28
Kings County Fire.....	52,376 82	.....	30,000 00	22,244 07	12,948 70	4,208 93	9,348 66	131,217 18
Kuiekerbocker Fire.....	62,681 77	.....	12,600 00	20,536 63	10,436 30	3,478 94	5,391 99	115,040 65

TABLE No. IV — EXPENDITURES — (Continued).

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
La Fayette Fire.....	\$76,753 15	.....	\$12,000 00	\$24,473 34	\$10,583 59	\$1,173 83	\$7,944 11	\$122,928 02
Long Island.....	108,127 23	.....	30,000 00	38,119 81	14,067 86	6,220 24	14,528 46	211,063 60
Manufacturers and Builders' Fire....	120,286 53	.....	12,430 00	40,498 79	19,735 72	5,054 74	12,865 55	210,865 33
Mechanics' Fire.....	138,428 91	.....	12,500 00	54,429 65	17,943 88	5,650 45	18,991 73	247,560 62
Mercantile Fire.....	21,258 43	.....	12,000 00	6,220 47	11,310 00	1,042 88	4,349 07	56,150 85
Merchants'.....	62,246 41	.....	18,000 00	47,304 80	16,970 31	6,769 33	14,118 97	165,409 82
Montauk Fire.....	88,085 86	.....	20,000 00	26,538 11	13,474 89	2,321 91	11,651 83	162,073 60
Nassau Fire.....	30,546 01	\$394 55	20,000 00	5,000 41	15,750 00	881 27	10,116 52	82,688 79
National Fire.....	104,568 23	.....	16,000 00	45,198 23	18,595 16	3,460 28	14,069 16	201,891 16
New York Bowery Fire.....	282,221 00	.....	36,000 00	91,016 61	37,325 00	11,069 20	17,748 03	475,379 84
New York Equitable.....	27,526 96	.....	25,200 00	7,743 64	13,290 00	503 68	7,441 02	81,705 30
New York Fire.....	160,955 17	.....	.....	28,002 14	17,935 65	3,450 34	4,457 95	214,801 25
Niagara Fire.....	812,402 85	.....	49,807 00	235,548 44	108,768 00	31,019 47	128,492 72	1,367,038 48
North River.....	9,070 87	.....	21,210 00	1,128 46	15,708 32	3,831 03	2,224 66	53,183 39
Pacific Fire.....	189,817 38	.....	24,000 00	57,872 16	23,240 33	8,663 44	26,507 51	330,100 85
Park Fire.....	42,230 63	.....	20,000 00	10,159 09	10,100 00	955 61	7,194 69	90,640 02
People's Fire.....	161,874 34	.....	20,000 00	57,130 99	13,457 95	3,793 52	14,991 75	271,248 55
Peter Cooper Fire.....	3,975 57	.....	18,000 00	1,619 32	9,404 00	656 74	2,572 27	36,227 90
Phoenix.....	1,919,169 63	944,680 85	100,000 00	951,891 28	278,763 85	66,799 22	317,409 98	4,578,714 81
Re-Assurance.....	107,464 19	.....	6,000 00	.....	3,954 00	.....	3,608 55	121,026 74
Rochester German.....	289,392 22	.....	16,000 00	99,771 59	12,546 58	13,508 93	24,708 17	455,927 49
Rutgers Fire.....	34,627 07	.....	20,000 00	13,530 95	14,049 94	5,962 57	5,568 19	92,678 72
Standard Fire.....	61,021 28	.....	14,000 00	14,622 13	13,641 66	3,111 44	7,362 68	113,789 19
Sterling Fire.....	83,251 38	.....	1,000 00	30,804 02	18,600 00	3,159 26	14,270 82	151,085 48
Stuyvesant.....	26,863 71	.....	18,000 00	12,860 59	13,760 00	3,757 90	8,573 87	93,816 07
Union Fire.....	10,595 72	.....	6,000 00	2,148 35	5,570 01	2,338 44	1,787 22	28,439 74
United States Fire.....	53,599 02	4,523 27	25,010 00	26,198 40	11,792 92	4,426 25	13,610 06	139,190 82
Westchester Fire.....	269,065 99	.....	30,000 00	131,888 74	28,969 61	18,477 20	91,254 02	669,655 56
Williamsburgh City Fire.....	315,700 99	.....	49,915 00	143,664 83	58,709 31	8,556 42	74,053 71	650,600 26
Totals.....	\$14,931,719 58	\$1,452,945 06	\$2,039,135 48	\$5,320,609 44	\$2,548,146 62	\$656,626 34	\$2,413,813 80	\$29,362,995 32

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.....	\$92,492 26	.....	.....	\$26,294 94	\$12,458 71	\$1,172 06	\$4,650 32	\$137,068 29
Erie County.....	11,765 06	.....	.....	2,856 60	3,883 12	1,055 58	775 55	20,305 91

Glen Cove.....	8,499 82	.....	.....	.....	1,020 95	4,219 36	653 73	2,201 95	16,595 81
Mutual Fire, of New York.....	130,015 25	.....	.....	.....	.....	34,103 63	1,889 05	55,478 54	244,086 73
Mut. Ins. Co., City and Co. of Albany.....	1,476 78	.....	.....	.....	191 22	4,741 68	552 07	3,720 59	10,682 34
Richmond County.....	877 00	.....	.....	.....	105 88	1,957 00	121 71	103 07	3,164 66
Suffolk County.....	5,708 16	.....	.....	.....	617 90	1,333 23	47 48	212 73	7,919 50
Totals.....	\$250,834 33	.....	.....	.....	\$31,057 49	\$62,696 73	\$5,491 68	\$67,142 75	\$439,823 24

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Efna, Conn.....	\$1,285,853 75	\$86,947 48	\$720,000 00	\$336,614 63	\$152,152 55	\$51,616 31	\$191,006 98	\$2,884,191 70
American, Mass.....	58,897 49	57,596 54	15,660 00	29,595 56	14,095 00	6,189 29	13,383 77	197,417 65
American, N. J.....	191,944 65	.....	92,189 25	59,883 37	38,795 05	14,718 54	30,735 49	428,266 35
American Fire, Pa.....	578,116 92	.....	27,713 00	192,674 04	131,403 54	23,033 52	2,019 52	954,960 54
American Central, Mo.....	232,292 30	.....	36,000 00	69,738 94	45,034 12	9,831 07	52,023 07	504,919 50
Atlantic Fire and Marine, R. I.....	25,054 87	.....	13,773 30	8,215 03	8,794 73	1,357 44	4,277 67	61,533 04
Boatman's Fire and Marine, Pa.....	115,520 20	3,598 41	.....	37,035 80	10,537 93	4,774 73	12,036 58	183,503 74
California, Cal.....	237,066 12	27,173 19	54,000 00	51,846 20	30,154 68	13,776 12	43,536 77	457,553 08
Citizens', Mo.....	43,695 43	1,112 16	12,000 00	15,787 00	7,006 00	5,356 60	5,754 16	90,699 35
Citizens', Ohio.....	20,637 51	4,579 23	8,000 00	5,738 22	7,385 00	325 44	3,421 00	50,086 40
Citizens', Pa.....	116,998 86	.....	15,000 00	46,454 23	11,832 42	8,272 77	30,840 64	229,398 92
Commercial, Cal.....	195,747 23	17,388 43	24,000 00	67,760 61	26,829 50	6,543 25	23,485 71	361,754 73
Concordia Fire, Wis.....	122,115 40	.....	15,960 00	50,046 24	9,190 67	5,139 44	14,009 01	216,460 76
Connecticut Fire, Conn.....	533,657 11	.....	80,000 00	141,902 22	86,583 04	22,006 68	84,438 69	948,587 74
Detroit Fire and Marine, Mich.....	89,070 22	20,851 01	30,000 00	29,212 22	15,857 77	8,738 88	13,420 72	207,140 84
Eliot, Mass.....	62,677 81	.....	19,840 00	30,716 72	9,473 76	4,429 11	7,818 61	134,956 01
Equitable Fire and Marine, R. I.....	102,499 34	10,109 67	17,515 80	37,887 71	30,074 40	8,297 88	150 00	206,534 80
Fire Association of Phila., Pa.....	979,282 30	.....	200,000 00	318,885 85	105,753 57	50,478 91	25,567 24	1,679,967 87
Fireman's Fund, Cal.....	294,754 46	147,457 24	90,000 00	106,166 12	81,784 91	12,164 29	97,782 99	830,110 01
Fire Ins. Co., County of Phila., Pa.....	66,617 97	.....	23,820 00	25,438 90	8,781 10	4,756 97	7,376 80	136,791 74
Firemen's, Md.....	54,019 25	.....	22,537 68	16,811 42	9,197 04	5,948 07	10,517 42	119,030 88
Firemen's, N. J.....	119,100 88	.....	90,010 54	46,253 12	17,103 98	9,133 06	11,409 70	293,011 28
Firemen's, Ohio.....	114,985 77	.....	5,000 00	43,375 65	16,104 68	7,533 99	17,158 06	204,158 15
Franklin, Ohio.....	41,741 72	.....	14,000 00	12,247 94	7,396 60	2,188 99	5,277 73	82,852 98
Franklin Fire, Pa.....	226,770 02	.....	80,040 00	74,782 41	53,217 22	27,018 21	76,914 83	538,742 69
German Fire, Pa.....	159,176 51	.....	24,000 00	56,775 81	22,493 54	6,954 31	.....	269,400 17
Girard Fire and Marine, Pa.....	140,851 98	.....	69,000 00	59,137 72	40,472 31	15,885 89	25,461 26	350,809 16
Hartford Fire, Conn.....	1,320,024 55	.....	250,000 00	343,836 89	171,331 85	51,959 33	173,783 87	2,310,936 49
Home Mutual, Cal.....	289,951 44	.....	36,000 00	135,305 30	37,047 50	6,781 48	50,358 07	565,443 79
Ins. Co. of North America, Pa.....	1,341,693 44	1,227,482 28	600,000 00	531,920 76	129,877 88	119,234 75	253,387 46	4,203,596 57
Ins. Co. of State of Penn., Pa.....	55,562 72	68,940 07	20,110 00	32,230 56	14,000 00	5,053 20	24,777 71	220,674 26
Jersey City, N. J.....	22,501 90	.....	12,000 00	6,075 30	9,046 42	4,470 11	5,105 75	59,199 48
Louisville Underwriters, Ky.....	134,756 26	\$66,573 59	36,000 00	27,366 94	28,913 29	6,892 54	21,271 27	321,763 89
Manufacturers and Merchants', Pa.....	47,599 00	.....	20,000 00	17,222 08	8,404 41	3,036 20	8,254 09	104,515 78

TABLE No. IV — EXPENDITURES — (Continued).
JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Fire losses.	Marine and inland losses.	Dividends.	Commissions.	Officers' salaries.	National, State and local taxes.	All other expenditures.	Total expenditures.
Marine, Mo.....	\$21,253 26	\$3,504 44	\$7,864 00	\$14,780 26	\$8,543 34	\$4,228 43	\$5,544 53	\$65,718 26
Mechanics, Pa.....	67,220 74	.....	19,999 00	16,132 99	5,370 00	6,542 51	4,127 90	119,393 14
Mercantile, Ohio.....	54,134 24	27,516 06	15,000 00	24,034 76	12,865 96	4,179 28	8,419 14	145,649 44
Mercantile Fire and Marine, Mass.....	64,669 30	41,765 29	36,000 00	30,263 61	14,075 00	9,217 42	11,108 43	207,199 05
Merchants', N. J.....	377,489 75	.....	40,435 12	105,279 22	28,460 00	17,660 51	62,782 57	632,107 17
Merchants', R. I.....	125,314 49	3,019 61	12,000 00	36,054 43	27,422 26	6,599 45	.....	210,410 24
Michigan Fire and Marine, Mich.....	74,680 42	.....	.....	23,231 23	6,581 61	5,850 94	13,483 82	123,828 02
Milwaukee Mechanics' Mutual, Wis..	219,175 31	.....	19,962 00	107,907 40	33,626 01	14,690 44	29,573 18	424,934 24
National Fire, Conn.....	271,521 05	.....	100,000 00	75,158 36	33,753 92	13,647 43	32,973 79	527,051 55
Neptune Fire and Marine, Mass.....	83,286 74	1,064 45	18,000 00	27,155 93	16,516 11	6,627 74	7,190 83	159,841 80
Newark Fire, N. J.....	107,125 88	.....	24,930 85	32,091 72	12,009 46	7,034 32	5,965 61	189,157 81
New Hampshire Fire, N. H.....	305,261 36	.....	40,000 00	110,531 85	27,523 18	16,114 95	33,585 47	533,016 81
North American, Mass.....	49,591 34	.....	12,000 00	15,378 12	13,118 96	4,847 94	8,865 78	103,805 12
Northwestern National, Wis.....	250,042 84	9,951 12	60,000 00	79,081 45	46,686 55	12,408 88	41,390 97	499,561 81
Orient, Conn.....	340,588 73	.....	20,000 00	87,777 96	42,115 71	13,662 98	55,551 88	559,697 26
Pennsylvania, Pa.....	112,514 66	.....	183 50	23,412 35	7,935 00	4,151 19	12,022 35	160,524 05
Pennsylvania Fire, Pa.....	544,140 43	.....	40,000 00	204,294 23	27,062 58	23,219 84	50,824 40	889,541 48
People's, Pa.....	119,314 29	.....	12,000 00	27,870 12	7,700 00	4,190 74	9,738 53	180,813 68
Phoenix, Conn.....	1,236,635 48	.....	280,000 00	334,572 03	96,989 87	65,205 64	177,239 09	2,190,642 11
Prescott, Mass.....	107,970 02	.....	12,000 00	39,668 11	12,645 50	6,971 34	14,412 97	193,667 94
Providence Washington, R. I.....	259,184 22	248,283 52	.....	129,243 50	30,675 79	14,041 24	63,939 77	745,368 04
Reading Fire, Pa.....	51,160 87	.....	19,829 20	11,526 53	8,080 00	3,005 18	4,511 18	98,112 96
Reliance, Pa.....	66,967 53	.....	24,000 00	16,346 95	9,250 00	4,522 55	6,124 50	127,211 53
St. Paul Fire and Marine, Minn.....	368,564 72	49,112 35	50,000 00	109,991 01	37,888 60	10,631 28	44,344 78	670,535 74
Security, Conn.....	157,690 69	35,073 28	14,000 00	52,528 51	21,209 58	2,519 82	.....	283,021 88
Springfield Fire and Marine, Mass...	894,864 29	.....	100,000 00	273,692 98	71,475 41	43,028 77	159,035 99	1,542,107 44
Spring Garden, Pa.....	50,622 74	.....	64,000 00	23,028 15	20,085 58	11,584 37	5,984 30	175,335 14
Sun, Cal.....	86,678 81	34,900 87	22,500 00	31,608 56	28,825 64	2,929 99	21,486 05	228,929 92
Traders', Ill.....	327,321 64	122 99	50,000 00	78,696 98	34,588 34	20,816 32	14,002 78	525,579 05
Union, Cal.....	159,986 87	68,901 90	59,628 00	84,358 44	41,598 83	12,235 91	34,734 71	461,444 66
United Firemen's, Pa.....	71,628 88	.....	18,000 00	29,401 96	11,208 13	4,515 22	8,896 89	143,651 08
Washington Fire and Marine, Mass..	400,335 91	169,397 98	.....	169,537 18	23,200 00	26,821 60	135,979 01	925,291 71
Western, Pa.....	53,323 11	.....	24,000 00	20,631 49	7,800 00	4,209 89	6,267 88	116,232 37
Totals.....	\$16,961,519 11	\$2,432,423 16	\$3,950,806 24	\$5,570,302 90	\$2,222,507 38	\$943,825 48	\$2,446,871 72	\$34,568,255 99

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.						
Farmers', York, Pa.....	\$163,546 43	.....	.....	\$54,111 45	\$15,834 06	\$5,263 04
						\$16,552 12
						\$260,307 09
RECAPITULATION.						
N. Y. State J.-S. F. & F.-M. I. Cos...	\$14,931,719 58	\$1,452,945 06	\$2,039,135 48	\$5,320,619 44	\$2,548,146 62	\$656,626 34
N. Y. State Mut. Fire Ins. Cos.....	250,834 33	.....	22,600 26	31,057 49	62,696 73	5,491 68
J.-S. Fire and F.-M. I. Cos. of other States	16,961,519 11	2,432,423 16	3,990,806 24	5,570,302 90	2,222,507 38	943,825 48
Mut. Fire Ins. Cos. of other States ..	168,546 42	.....	.....	54,111 45	15,834 06	5,263 04
Aggregate.....	\$22,312,619 44	\$3,885,368 22	\$6,052,541 98	\$10,976,081 28	\$4,849,184 79	\$1,611,206 54
						\$4,944,380 39
						\$64,631,382 64

TABLE No. V — MARINE ASSETS.

Summary analysis and classification of the various items composing the Gross Assets of United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	Cash in office and in bank.	Premiums unpaid.	Premium notes.	United States stocks and bonds.	Other stocks and bonds.	Collateral loans.	Miscellaneous assets.	Total gross assets.
Atlantic Mutual	\$250,000 00	.....	\$1,378,897 88	.....	\$1,508,143 58	\$7,298,000 00	\$1,736,685 00	\$288,000 00	.....	\$12,460,326 46
Commercial Mutual .....	.....	.....	29,021 84	\$15,032 95	47,470 35	189,565 00	382,735 65	9,200 00	\$12,798 23	685,824 02
Great Western .....	.....	.....	48,147 75	55,987 00	35,104 06	676,655 00	.....	.....	29,266 25	845,160 06
New York Mutual	70,000 00	.....	19,082 39	.....	13,200 78	188,187 50	391,704 67	.....	35,145 24	717,410 58
Orient Mutual	450,000 00	.....	66,182 41	39,255 47	159,641 74	169,125 00	4,000 00	.....	11,274 71	899,479 33
Sun Mutual .....	.....	.....	29,254 37	14,401 80	13,265 86	481,700 00	.....	.....	8,000 00	546,622 03
Totals	\$770,000 00	.....	\$1,570,586 64	\$124,677 22	\$1,776,916 37	\$9,003,232 50	\$2,515,125 32	\$297,800 00	\$96,484 43	\$16,154,822 48
MARINE INSURANCE COMPANIES OF OTHER STATES.										
Boston Marine, Mass. ....	.....	\$141,000 00	\$409,482 42	\$98,017 50	\$488,674 46	\$236,625 00	\$725,572 25	\$170,400 00	\$3,760 68	\$2,273,532 31
Boylston Mutual, Mass.	\$14,000 00	163,000 00	63,542 35	22,728 54	5,667 83	57,120 00	516,039 00	75,400 00	4,393 40	931,891 12
China Mutual, Mass. ....	.....	.....	11,437 27	.....	205,062 29	24,800 00	406,636 00	50,000 00	1,281 50	759,217 06
Delaware Mut. Safetv, Pa. ..	140,000 00	120,200 00	201,202 32	49,528 83	94,724 10	.....	1,087,900 00	.....	1,098 60	1,694,653 85
Union, Pa.	187,000 00	9,500 00	35,642 78	119,052 99	14,524 56	11,250 00	387,672 75	13,873 63	5,540 14	784,056 85
Totals	\$341,000 00	\$433,700 00	\$721,307 14	\$289,327 86	\$818,653 24	\$329,795 00	\$3,183,820 00	\$309,673 63	\$16,074 32	\$6,143,351 19
RECAPITULATION.										
N. Y. State Marine Ins. Cos. ..	\$770,000 00	.....	\$1,570,586 64	\$124,677 22	\$1,776,916 37	\$9,003,232 50	\$2,515,125 32	\$297,800 00	\$96,484 43	\$16,154,822 48
Marine Insurance Cos. of other States	341,000 00	\$433,700 00	721,307 14	289,327 86	818,653 24	329,795 00	3,183,820 00	309,673 63	16,074 32	6,443,351 19
Aggregate	\$1,111,000 00	\$433,700 00	\$2,291,893 78	\$414,005 08	\$2,595,569 61	\$9,333,027 50	\$5,698,945 32	\$607,473 63	\$112,558 75	\$22,598,173 67

TABLE No. VI — MARINE LIABILITIES.

Showing the nature of the LIABILITIES, including Capital of the United States Marine Insurance Companies, authorized to transact business in this State for the year ending December 31, 1885.

NEW YORK STATE INSURANCE COMPANIES.

COMPANIES.	Losses adjusted.	Losses reported and supposed.	Losses resisted.	Unearned premiums.	All other claims.	Total liabilities except scrip and capital.	Scrip not ordered redeemed.	Joint-stock capital.	Net surplus over scrip and capital.	Deficiency in scrip or capital.
Atlantic Mutual.....	\$120,346 09	\$1,648,577 91	\$45,500 00	\$1,426,049 46	\$396,582 35	\$3,637,055 81	\$7,321,390 00	.....	\$1,501,880 65	.....
Commercial Mutual.....	.....	27,905 00	8,500 00	58,960 54	21,693 68	117,059 22	539,420 00	.....	29,314 80	.....
Great Western.....	6,935 00	34,738 00	51,200 00	54,679 27	23,395 02	170,947 29	.....	\$662,080	12,132 77	.....
New York Mutual.....	63,880 00	.....	.....	41,416 57	38,302 23	146,598 80	544,794 00	.....	26,017 78	.....
Orient Mutual.....	36,720 00	.....	.....	77,881 92	9,747 92	124,349 84	593,203 00	.....	181,926 49	.....
Sun Mutual.....	3,338 81	11,689 62	2,000 00	25,668 47	11,476 25	54,173 15	.....	500,000	.....	\$7,551 12
Totals	\$231,219 90	\$1,722,910 53	\$107,200 00	\$1,687,656 23	\$501,197 45	\$4,250,184 11	\$8,998,807 00	\$1,162,080	\$1,751,302 49	\$7,551 12

MARINE INSURANCE COMPANIES OF OTHER STATES

Boston Marine, Mass	\$6,501 23	\$243,024 13	.....	\$330,760 70	.....	\$580,256 06	.....	\$1,000,000	\$693,246 25	.....
Boylston Mutual, Mass.....	.....	23,783 00	\$26,402 00	162,302 22	\$2,594 20	215,081 42	.....	557,200	159,609 70	.....
China Mutual, Mass.....	.....	16,000 00	.....	158,354 58	1,346 80	175,701 38	\$676,870 00	.....	.....	\$93,354 32
Delaware Mutual Safety, Pa.....	892 00	19,257 00	.....	128,433 06	88,643 98	237,226 04	731,235 00	360,000	366,192 81	.....
Union, Pa.....	15,243 76	26,260 29	19,336 66	192,992 03	145,921 74	399,754 48	.....	375,000	9,302 37	.....
Totals	\$22,636 99	\$395,324 42	\$45,738 66	\$972,842 59	\$238,506 72	\$1,608,049 38	\$1,408,105 00	\$2,292,200	\$1,228,351 13	\$93,354 32

RECAPITULATION.

N. Y. State Marine Ins. Cos.....	\$231,219 90	\$1,722,910 53	\$107,200 00	\$1,687,656 23	\$501,197 45	\$4,250,184 11	\$8,879,552 23	\$1,162,080	\$2,031,302 49	\$7,551 12
Marine Ins. Cos of other States..	22,636 99	328,324 42	45,738 66	972,842 59	238,506 72	1,608,649 38	1,408,105 00	2,292,200	1,228,351 13	93,354 32
Aggregate	\$253,856 89	\$2,051,234 95	\$152,938 66	\$2,660,498 82	\$739,704 17	\$5,858,833 49	\$10,287,657 23	\$3,454,280	\$3,259,653 62	\$100,905 44

TABLE No. VII—MARINE INCOME.

Showing the nature of the INCOME of *United States Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.*

NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Marine and inland premiums.	Fire premiums.	Interest and dividends from all sources.	Received for rent.	Received from all other sources.	Total cash income.	Excess of income over expenditures.	Excess of expenditures over income.
Atlantic Mutual	\$3,369,411 30	.....	\$567,633 83	\$12,627 78	\$40,316 83	\$3,989,989 74	\$1,243,876 16	.....
Commercial Mutual.....	221,294 90	.....	32,315 93	.....	.....	253,610 83	.....	\$2,377 37
Great Western	377,289 89	.....	27,714 96	.....	.....	405,004 85	.....	16,984 83
New York Mutual.....	219,340 59	.....	31,606 72	2,325 00	794 92	254,067 23	47,970 76	.....
Orient Mutual.....	346,100 45	.....	5,273 52	27,233 34	.....	378,607 31	87,980 84	.....
Sun Mutual.....	142,133 70	.....	16,472 30	.....	1,921 15	160,527 15	.....	49,348 08
Totals	\$4,675,570 83	.....	\$681,017 26	\$42,186 12	\$43,032 90	\$5,441,807 11	\$1,379,827 76	\$68,710 28

MARINE INSURANCE COMPANIES OF OTHER STATES.

Boston Marine, Mass.....	\$1,047,529 20	.....	\$75,081 59	.....	.....	\$1,122,610 79	\$200,721 05	.....
Boylston Mutual, Mass.....	90,956 77	\$179,628 48	41,698 61	.....	\$6 40	312,290 26	14,177 00	.....
China Mutual, Mass.....	240,738 97	.....	28,811 58	.....	55,804 53	325,355 08	.....	\$86,048 84
Delaware Mutual Safety, Pa.....	292,968 54	93,024 83	58,127 70	\$2,773 40	.....	446,894 47	.....	18,294 95
Union	162,436 30	239,127 27	24,156 84	9,093 56	.....	434,813 97	.....	127,882 69
Totals	\$1,834,629 78	\$511,780 58	\$227,876 32	\$11,866 96	\$55,810 93	\$2,641,964 57	\$214,898 05	\$232,226 48

RECAPITULATION.

N. Y. State Marine Insurance Cos.....	\$4,675,570 83	.....	\$681,017 26	\$42,186 12	\$43,032 90	\$5,441,807 11	\$1,379,827 76	\$68,710 28
Marine Insurance Cos. of other States	1,834,629 78	\$511,780 58	227,876 32	11,866 96	55,810 93	2,641,964 57	214,898 05	232,226 48
Aggregate	\$6,510,200 61	\$511,780 58	\$908,893 58	\$54,053 08	\$98,843 83	\$8,083,771 68	\$1,594,725 81	\$300,936 76

TABLE No. VIII — MARINE EXPENDITURES.
Showing the nature of the EXPENDITURES of United States Marine Insurance Companies. authorized to transact business in this State, for the year ending December 31, 1885.
NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	Marine and inland losses.	Fire losses.	Dividends to stockholders.	Stock redeemed and interest.	Commissions.	Salaries.	State and national taxes.	All other expenditures.	Total expenditures.
Atlantic Mutual	\$1,868,315 40	.....	.....	\$433,419 80	\$19,735 38	\$373,343 77	\$51,299 23	.....	\$2,746,113 58
Commercial Mutual	164,985 04	.....	.....	33,001 20	10,495 25	20,730 00	4,224 90	\$22,501 81	255,988 20
Great Western	322,555 67	.....	\$23,241 40	.....	34,698 63	38,308 52	3,155 46	.....	421,989 68
New York Mutual	128,155 41	.....	.....	32,590 40	13,832 42	13,940 00	4,233 48	13,344 76	206,906 47
Orient Mutual	206,421 24	.....	.....	719 55	21,324 37	38,350 10	12,602 61	11,208 60	290,626 47
Sun Mutual	110,540 50	.....	17,500 00	6 06	3,482 11	22,756 35	1,370 64	49,219 57	209,875 23
Totals	\$2,801,003 26	.....	\$40,741 40	\$499,737 01	\$108,568 16	\$507,478 74	\$76,886 32	\$96,274 74	\$4,130,689 63
MARINE INSURANCE COMPANIES OF OTHER STATES									
Boston Marine, Mass.	\$647,850 18	.....	\$100,000 00	.....	\$26,793 92	\$39,659 21	\$26,145 11	\$81,441 32	\$921,899 74
Boylston Mutual, Mass.	64,669 59	\$108,185 89	33,432 00	\$1,017 55	36,259 34	27,500 00	2,692 14	24,356 75	232,113 26
China Mutual, Mass.	238,825 75	.....	.....	127,723 40	12,905 43	19,800 00	3,404 46	9,745 88	411,403 92
Delaware Mutual Safety, Pa.	142,791 40	37,205 85	36,000 00	159,257 00	33,985 88	31,803 73	13,741 58	10,403 98	465,189 42
Union, Pa.	193,754 27	161,144 04	136 67	.....	91,720 18	32,479 88	15,509 83	67,951 79	562,696 66
Totals	\$1,287,891 19	\$306,535 78	\$169,568 67	\$287,996 95	\$201,664 75	\$150,242 82	\$61,493 12	\$193,899 72	\$2,659,293 00
RECAPITULATION.									
N. Y. State Marine Ins. Cos.	\$2,801,003 26	.....	\$40,741 40	\$499,737 01	\$108,568 16	\$507,478 74	\$76,886 32	\$96,274 74	\$4,130,689 63
Marine Ins. Cos. of other States.	1,287,891 19	\$306,535 78	169,568 67	287,996 95	201,664 75	150,242 82	61,493 12	193,899 72	2,659,293 00
Aggregate	\$4,088,894 45	\$306,535 78	\$210,310 07	\$787,733 96	\$310,232 91	\$657,721 56	\$138,379 44	\$290,174 46	\$6,789,982 63

TABLE IX.

Table compiled from the special Annual Statements of Fire Insurance Companies of FOREIGN countries authorized to transact business in the State of New York, made under the provisions of chapter 888, Laws of 1871, and chapter 235, Laws of 1882, for the year ending December 31, 1885, showing the amount of Assets, and how and where held, the Liabilities; and the amount of net Assets which is considered the CAPITAL of said companies under said acts.

COMPANIES.	ASSETS.						LIABILITIES.			
	Deposited in the State of New York at market value.	Deposited in other States at market value.	Bonds and mortgages on real estate in New York, held by trustees.	Bonds and mortgages on real estate in other States, held by trustees.	Other assets and property held by trustees in other States.	Total gross assets held by trustees or deposited in the United States.	Unearned premiums.	Due for losses and other liabilities in the United States.	Total liabilities in the United States.	Net assets or capital.
British America, Toronto.....	\$253,868 75	\$278,750 00	.....	.....	\$164,675 00	\$697,293 75	\$368,513 81	\$67,297 11	\$435,810 92	\$261,482 83
City of London, London.....	248,250 00	117,162 50	.....	.....	1,635,312 45	613,803 93	317,506 00	59,465 48	376,971 48	236,832 45
Commercial Union, London.....	225,250 00	264,668 75	.....	.....	1,635,312 45	2,125,231 20	1,511,743 83	147,124 31	1,658,868 14	666,363 06
Fire Ins. Association, London.....	246,000 00	223,970 75	.....	.....	276,209 45	746,180 20	451,028 44	83,194 68	534,223 12	211,957 08
Guardian, London.....	246,250 00	215,468 75	.....	.....	829,345 06	1,291 063 81	437,591 79	60,623 64	498,015 43	793,018 38
Hamburg-Bremen, Hanburg.....	214,503 75	226,062 50	.....	.....	372,147 50	843,113 75	509,549 58	58,282 00	567,831 58	275,282 17
Imperial, London.....	353,013 75	313,068 75	.....	.....	683,010 53	1,350,023 03	634,746 06	122,083 15	756,829 21	593,193 82
Lancashire, Manchester.....	684,661 25	342,634 50	.....	.....	110,720 50	1,338,019 25	711,563 06	133,463 00	845,026 06	492,993 19
Lion, London.....	246,000 00	246,000 00	.....	.....	.....	631,350 00	246,436 68	38,717 50	285,151 18	846,195 82
Liv. & London & Globe, Liv.....	246,500 00	303,162 50	\$1,640,409 95	\$39,000	3,177,465 91	5,411,538 36	2,473,786 91	652,795 05	8,126,581 96	2,284,956 40
London & Lancashire, London.....	338,543 75	287,431 25	.....	.....	622,688 00	1,248,663 00	639,967 13	64,949 83	754,916 96	493,746 04
London Assur. Corp'n, London.....	304,425 00	264,962 50	.....	.....	771,156 86	1,340,544 36	493,594 65	78,181 71	571,779 36	768,765 00
North Brit. & Mercantile, London..	245,250 00	294,154 17	.....	.....	2,443,881 89	2,983,286 06	1,199,247 42	150,887 77	1,350,135 19	1,633,150 87
Northern, London.....	226,300 00	289,112 00	.....	.....	659,321 37	1,184,733 37	530,913 74	87,555 86	618,471 60	566,258 77
Norwich Union, Norwich.....	369,750 00	256,360 00	.....	.....	500,757 47	1,126,867 47	484,115 53	83,780 51	567,896 04	558,971 43
Phoenix, London.....	369,375 00	232,406 25	.....	.....	890,414 96	1,512,196 21	1,058,887 73	168,487 00	1,207,374 73	301,821 48
Queen, Liverpool.....	246,250 00	346,281 25	.....	.....	978,720 05	1,571,251 30	977,662 81	138,343 03	1,116,005 84	455,245 46
Koyal, Liverpool.....	302,403 50	314,800 00	.....	.....	3,362,740 39	3,980,062 89	1,870,401 89	370,691 38	2,240,796 27	1,769,206 62
Scottish Union & Nat., Edinburgh..	246,000 00	252,150 00	.....	353,000	29,494 40	880,644 40	322,460 04	48,597 00	371,057 04	509,587 86
Sun Fire Office, London.....	704,000 00	105,875 00	340,000 00	.....	310,984 90	1,490,839 90	1,078,986 34	106,223 00	1,184,211 34	306,618 56
Transatlantic, Hamburg.....	279,281 25	124,125 00	.....	.....	50,000 00	453,406 25	143,748 56	31,707 35	175,455 91	277,950 34
United Fire Re-Ins., Man.....	246,500 00	.....	.....	.....	420,768 50	667,268 50	360,939 00	101,983 92	462,922 92	204,345 58
Western, Toronto.....	290,732 50	327,500 00	.....	.....	.....	751,232 50	449,582 66	65,435 28	515,017 94	236,214 56
Totals.....	\$7,373,597 50	\$5,712,009 42	\$4,950,409 95	\$512,350	\$18,289,815 19	\$31,238,573 49	\$17,402,481 66	\$2,918,874 56	\$20,021,856 22	\$14,217,217 27

TABLE No. X.

Showing the Deposit Capital, Gross Assets, Gross Liabilities, Surplus and the nature of the Income and Expenditures of the United States Branches of FOREIGN Fire Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.

COMPANIES.	Deposit capital held by the department.	Gross assets.	Gross liabilities.	Surplus beyond posit capital.	INCOME.			EXPENDITURES.		
					Received for premiums.	All other income.	Total income.	Paid for losses.	All other expenditures.	Total expenditures.
British America, Toronto ...	\$200,000	\$802,443 96	\$435,810 92	\$166,633 04	\$619,665 59	\$27,284 08	\$646,949 67	\$404,836 45	\$196,256 61	\$601,093 06
City of London, London....	200,000	631,517 25	376,971 48	114,545 77	517,205 97	19,986 14	537,292 11	411,119 71	202,659 81	613,779 52
Commercial Union, London...	200,000	2,409,782 46	1,490,233 60	719,543 86	1,898,068 55	70,907 28	1,968,975 83	1,172,108 64	630,398 99	1,802,507 63
Fire Ins. Association, Lon...	200,000	921,423 61	534,223 12	187,200 49	760,959 48	22,551 16	783,510 64	654,932 85	273,481 86	928,414 71
Guardian. London	200,000	1,335,074 02	498,015 43	637,058 59	679,826 40	36,048 58	715,874 98	344,477 74	263,614 47	608,122 21
Hamburg-Bremen, Hamburg	200,000	1,023,594 42	567,831 58	255,762 84	779,523 69	37,097 47	816,621 16	454,304 24	259,000 25	713,304 49
Imperial, London	200,000	1,589,991 29	756,829 21	633,162 08	1,022,651 48	64,428 81	1,087,080 29	642,011 86	346,083 46	988,095 32
Lancashire, Manchester	200,000	1,513,228 02	845,026 06	468,201 96	1,178,143 59	53,496 48	1,231,640 07	724,248 87	371,956 49	1,096,205 36
Lion, London	200,000	764,434 82	285,154 27	279,280 55	370,074 99	24,084 54	394,159 53	261,301 15	133,802 57	395,103 72
Liv. & Lon. & Globe, Liv....	200,000	5,924,010 83	3,334,907 64	2,389,103 19	3,553,506 36	222,078 39	3,775,584 75	2,035,133 31	1,084,899 67	3,120,032 98
London & Lancashire, Lon...	200,000	1,422,466 16	754,916 96	477,549 20	998,285 12	54,814 96	1,053,100 08	591,057 47	336,285 38	927,342 85
Lon. Assurance Corp., Lon.	200,000	1,412,480 82	571,779 36	640,701 46	685,279 95	49,850 00	735,129 95	439,566 09	232,446 04	672,012 13
North British & Mer., Lon...	200,000	3,421,870 76	1,406,285 58	1,815,585 18	1,693,082 41	129,768 63	1,822,851 06	1,009,806 03	541,956 13	1,551,762 16
Northern, London	200,000	1,339,540 56	618,474 60	521,065 96	832,961 13	44,009 10	876,970 23	531,304 43	307,613 02	838,917 45
Norwich Union, Norwich...	200,000	1,157,614 23	567,896 04	389,718 19	753,123 45	39,030 19	792,153 64	457,822 24	242,728 11	700,560 35
Phoenix, London	200,000	1,744,740 58	1,207,374 72	337,365 85	1,814,704 91	48,665 30	1,863,370 24	1,050,523 86	602,880 56	1,653,401 42
Queen, Liverpool	200,000	1,841,536 12	1,116,005 84	525,530 28	1,266,037 29	55,357 81	1,321,395 10	823,299 48	373,364 83	1,203,664 31
Royal, Liverpool	200,000	4,712,899 16	2,377,471 27	2,135,427 89	2,453,216 77	172,021 69	2,625,238 46	1,434,062 40	777,442 17	2,211,504 57
Scottish Union & Nat., Ed...	200,000	1,153,218 98	371,057 04	582,161 94	374,744 33	41,814 59	416,558 92	243,635 22	108,173 22	351,808 44
Sun Fire Office, London ...	200,000	1,712,361 29	1,184,211 34	338,149 95	1,161,757 89	62,120 62	1,223,878 51	799,387 25	463,291 85	1,262,779 10
Transatlantic, Hamburg....	200,000	484,355 36	175,455 91	108,899 45	250,703 84	14,088 19	264,792 03	147,807 33	88,153 79	235,961 12
United Fire Re-Ins.Co., Man.	200,000	792,522 32	462,922 92	129,599 40	822,278 50	25,300 50	847,579 00	593,405 69	238,734 72	832,140 41
Western, Toronto	200,000	915,424 67	515,017 94	200,406 73	905,100 78	26,643 40	931,744 18	629,390 09	297,495 28	926,885 37
Totals	\$4,600 000	\$39,096,531 69	\$20,453,872 84	\$14,042,658 85	\$25,391,002 50	\$1,341,447 93	\$26,732,450 43	\$15,860,549 40	\$8,374,849 28	\$24,235,398 68

TABLE No. XI.
Showing the Assets, Liabilities, Income and Expenditures of the United States Branches of FOREIGN Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.

COMPANIES.	Gross assets.	Gross liabilities.	Surplus as regards policyholders.	Gross income.	Gross expenditures.	Excess of income over expenditures.	Excess of expenditures over income.
British and Foreign, Liverpool.....	\$823,682 68	\$226,381 03	\$597,301 65	\$732,554 44	\$352,927 02	\$379,627 42	.....
General Marine, Dresden.....	172,416 00	923 94	171,492 06	51,750 77	21,643 24	30,107 53	.....
Marine Insurance Company, London.....	242,290 21	6,285 58	236,004 63	36,720 63	8,048 06	28,672 57	.....
Sea, Liverpool.....	192,400 59	45,383 90	147,016 69	161,954 91	86,818 74	75,136 17	.....
Switzerland, Zurich.....	206,914 48	8,935 86	197,978 62	194,790 52	104,323 99	90,466 53	.....
Thames and Mersey, Liverpool.....	636,976 75	90,924 63	546,052 12	161,233 23	120,318 42	40,914 81	.....
Union, Liverpool.....	405,822 47	68,200 00	337,622 47	322,162 46	246,463 12	75,699 34	.....
Universal, Liverpool.....	256,211 85	11,880 71	244,331 14	64,220 90	43,172 50	21,048 40	.....
Totals.....	\$2,936,715 03	\$458,915 65	\$2,477,799 28	\$1,725,387 86	\$983,715 09	\$741,672 77	.....

TABLE No. XII.

Showing the RISKS IN FORCE, NET ASSETS, with ratio to risks in force, RISKS WRITTEN and PREMIUMS CHARGED thereon, and the average rate of premiums charged of United States Joint-Stock Fire, Fire Marine and Marine Insurance Companies, and United States branches of FOREIGN Fire and Marine Insurance Companies, transacting business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of net assets to risks in force.	RISKS WRITTEN DURING THE YEAR.					
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of premiums charged.	Marine and inland.	Premiums charged thereon.	Rate of premiums charged.
Agricultural.....	\$233,892,062	.....	\$1,763,883 77	.75	\$88,813,674	\$808,330 22	.91	.....	.....	.....
Albany.....	10,908,491	.....	382,517 17	3.51	9,748,486	82,738 09	.85	.....	.....	.....
American Fire.....	54,581,945	.....	1,230,221 33	2.25	70,468,507	311,019 71	.44	.....	.....	.....
American Exchange Fire.....	9,242,523	.....	253,232 55	2.74	10,902,921	53,266 00	.49	.....	.....	.....
Broadway.....	11,053,482	.....	558,796 95	5.06	11,292,467	33,239 06	.29	.....	.....	.....
Brooklyn Fire.....	16,001,630	.....	423,404 36	2.65	14,693,209	64,424 21	.44	.....	.....	.....
Buffalo German.....	50,710,869	.....	1,106,124 53	2.18	41,638,735	485,968 18	1.09	.....	.....	.....
Citizens'.....	83,312,029	.....	1,012,991 59	1.22	82,593,521	745,154 96	.90	.....	.....	.....
City Fire.....	9,837,046	.....	397,071 88	4.04	10,249,901	44,733 37	.44	.....	.....	.....
Clinton Fire.....	29,870,000	.....	419,903 26	1.41	24,562,150	288,670 76	1.18	.....	.....	.....
Commerce.....	15,222,936	.....	442,414 57	2.91	15,598,046	159,672 59	1.02	.....	.....	.....
Continental.....	456,933,860	\$3,601 809	4,624,307 73	1.00	378,067,305	3,183,120 92	.84	\$206,157,092	\$637,228 24	.31
Eagle Fire.....	32,657,652	.....	1,033,085 44	3.16	31,628,931	135,041 27	.43	.....	.....	.....
Empire City Fire.....	10,528,637	.....	301,677 56	2.87	10,858,365	85,859 84	.79	.....	.....	.....
Exchange Fire.....	24,028,657	76,221	381,013 04	1.58	17,356,750	186,507 57	1.07	6,021,715	45,795 10	.76
Farragut Fire.....	29,458,484	.....	413,174 52	1.40	27,080,585	193,207 84	.71	.....	.....	.....
Firemen's.....	9,646,736	22,500	295,276 91	3.05	9,924,716	65,727 01	.66	22 500	462 50	2.06
German-American.....	334,006,315	.....	4,505,500 78	1.35	331,578,534	2,562,569 60	.77	.....	.....	.....
Germania Fire.....	172,692,465	.....	2,300,791 95	1.33	159,322,014	1,533,260 80	.96	.....	.....	.....
Glens Falls.....	94,433,898	.....	1,455,842 20	1.54	59,187,337	640,372 21	1.08	.....	.....	.....
Globe Fire.....	20,181,553	.....	356,570 54	1.77	20,905,828	99,465 06	.48	.....	.....	.....
Greenwich.....	197,016,048	3,624 779	1,084,184 40	.54	160,846,111	832,721 56	.52	36,354,606	147,626 03	.41
Guardian Fire.....	8,079,869	.....	253,123 95	3.13	9,262,180	68,432 13	.74	.....	.....	.....
Hamilton Fire.....	13,778,251	5,000 00	307,562 93	2.23	15,224,194	98,837 60	.65	5,000	50 00	1.00
Manover Fire.....	163,471,067	.....	2,335,963 55	1.43	140,586,101	1,472,519 61	1.05	.....	.....	.....

Westchester Fire.....	107,066,017	.....	1,093,215 07	1.02	85,149,720	825,943 57	.....	.....
Williamsburgh City Fire.....	95,055,694	.....	1,160,498 26	1.21	84,826,982	715,690 53	.....	.....
Totals.....	\$3,991,452,196	\$29,228,656	\$55,910,922 53	1.39	\$3,489,023,187	\$31,047,022 86	\$439,151 031	\$2,220,231 04
* NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.								
Dutchess County.....	\$39,361,048	.....	\$440,107 39	1.12	\$22,531,862	.....	.....	.....
Erie County.....	6,803,599	.....	244,427 43	3.59	3,839,857	.....	.....	.....
Glen Cove.....	7,384,489	.....	461,549 37	6.25	7,663,304	.....	.....	.....
Mutual Fire of New York.....	36,605,433	.....	768,162 35	2.10	47,867,805	.....	.....	.....
Mut. I. Co., City & Co. Albany.....	3,173,806	.....	503,368 01	15.83	1,462,230	.....	.....	.....
Richmond County.....	1,342,597	.....	167,868 98	12.50	1,342,597	.....	.....	.....
Suffolk County.....	3,435,392	.....	295,098 60	8.51	3,435,392	.....	.....	.....
Totals.....	\$98,106,364	.....	\$2,879,582 13	2.94	\$87,148,047	.....	.....	.....

* In the net assets of these Companies premium notes are included.

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Ettna, Conn.....	\$288,605,997	\$604,788	\$8,909,539 71	3.08	\$225,105,504	\$2,652,391 32	\$36,404,917	\$162,996 26	.45
American, Mass.....	14,511,538	2,768,407	596,146 21	3.44	14,226,741	136,478 32	2,554,945	49,472 87	1.94
American, N. J.....	55,003,469	.....	1,715,479 39	3.12	48,024,820	446,752 27	.....	.....	.....
American Fire, Pa.....	93,884,739	.....	1,458,140 23	1.55	86,948,402	1,137,164 96	.....	.....	.....
American Central, Mo.....	45,501,137	.....	1,112,153 04	2.44	43,521,584	579,398 32	.....	.....	.....
Atlantic Fire and Marine, R. I.....	4,031,985	.....	239,970 86	5.96	4,519,754	48,460 49	407,796	1,417 81	.35
Boatman's Fire and Marine, Pa.....	13,737,164	21,500	384,260 17	2.79	15,397,706	225,220 72	819,269	6,919 42	.84
California, Cal.....	27,600,242	895,637	969,696 55	3.40	32,865,082	444,992 53	6,854,253	114,860 98	1.67
Citizens', Mo.....	6,345,764	.....	425,132 57	6.70	7,782,523	94,445 52	710,578	4,246 70	.54
Citizens', Ohio.....	4,266,409	26,500	262,254 76	6.11	4,716,926	66,669 66	109,895	3,131 63	2.85
Citizens', Pa.....	22,975,166	38,500	652,885 87	2.97	24,206,765	258,786 95	258,155	3,881 77	1.50
Commercial, Cal.....	18,416,630	279,541	439,838 63	2.35	24,624,543	394,738 31	2,567,828	41,203 28	1.60
Concordia Fire, Wis.....	24,933,580	.....	459,080 67	1.84	18,572,670	255,230 66	.....	.....	.....
Connecticut Fire, Conn.....	92,457,892	.....	1,884,353 18	2.03	87,661,313	1,101,421 68	.....	.....	.....
Detroit Fire and Marine, Mich.....	18,754,536	110,827	766,976 57	4.06	17,609,741	208,969 81	2,658,146	43,692 78	1.64
Eliot, Mass.....	13,441,059	.....	387,196 03	2.68	13,851,832	177,120 14	.....	.....	.....
Equitable Fire and Marine, R. I.....	19,161,735	131,202	495,977 02	2.57	18,545,429	217,081 89	2,472,793	20,148 96	.81
Fire Asso. of Philadelphia, Pa.....	260,108,184	.....	2,117,757 33	1.81	139,034,872	1,757,163 05	.....	.....	.....
Firemen's Fund, Cal.....	59,322,233	1,859,154	1,530,380 99	2.51	62,339,413	878,018 47	16,033,133	328,314 15	2.05
Fire Ins. Co. of Phila., Pa.....	11,861,924	.....	592,928 69	5.00	14,547,519	169,882 04	.....	.....	.....
Firemen's, Md.....	22,833,598	.....	561,192 96	2.46	17,610,808	123,482 27	.....	.....	.....
Firemen's, N. J.....	37,760,508	.....	1,539,646 65	4.14	33,783,159	306,137 76	.....	.....	.....
Firemen's, Ohio.....	22,713,242	.....	428,054 63	1.88	16,453,903	246,887 55	.....	.....	.....
Franklin, Ohio.....	10,567,728	.....	320,531 91	3.03	7,511,249	82,803 50	.....	.....	.....
Franklin Fire, Pa.....	133,995,580	.....	1,734,559 83	1.27	53,462,142	607,372 83	.....	.....	.....

TABLE No. XII—RISKS IN FORCE, ETC.—(Continued).

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of net assets to risks in force.	RISKS WRITTEN DURING THE YEAR.					
	Fire.	Marine and inland.			Fire.	Premiums charged thereon.	Rate of premiums charged.	Marine and inland.	Premiums charged thereon.	Rate of premiums charged.
German Fire, Pa.....	\$26, 074, 788	.....	\$434, 783 99	1.67	\$23, 000 228	\$284, 324 75	1.24	.....	.....	.....
Girard Fire and Marine, P a.....	49, 774, 868	.....	1, 080, 702 62	2.17	33, 792, 014	354, 425 96	1.05	.....	.....	.....
Hartford Fire, Conn.	278, 036, 440	.....	4, 424, 223 09	1.59	205, 865, 179	2, 633, 730 68	1.28	.....	.....	.....
Home Mutual, Cal.....	24, 527, 364	.....	737, 234 89	3.00	36, 350, 210	585, 377 04	1.61	.....	.....	.....
Ins. Co. of North America, P'a..	289, 521, 484	\$19, 330, 666	7, 839, 418 17	2.54	191, 445, 857	2, 466, 521 61	1.29	\$217, 564, 978	\$1, 557, 682 45	.72
Ins. Co. of State of Penn., Pa...	16, 558, 546	1, 071, 553	503, 418 94	2.85	15, 122, 570	160, 754, 19	1.06	8, 139, 059	66, 715 23	.82
Jersey City, N. J.....	11, 215, 339	.....	297, 524 13	2.65	6, 811, 005	53, 454 37	.78	.....	.....	.....
Louisville Underwriters, Ky ...	15, 274, 686	692, 804	605, 085 63	3.79	19, 117, 721	229, 995 15	1.20	8, 775, 889	109, 292 96	1.25
Manuf. and Merchants', Pa.....	10, 976, 036	20, 000	397, 684 37	3.61	10, 916, 733	123, 464 24	1.13	182, 070	2, 137 75	1.17
Marine, Mo.....	6, 557, 673	10, 300	257, 061 18	3.91	7, 038, 051	50, 831 29	.72	2, 086, 569	15, 671 31	.75
Mechanics', Pa.....	10, 098, 787	.....	413, 036 11	3.10	11, 601, 496	122, 504 18	1.06	.....	.....	.....
Mercantile, Ohio	11, 641, 680	103, 728	367, 017 79	3.12	12, 030, 361	131, 215 25	1.09	2, 786, 675	50, 707 86	1.82
Mercantile Fire and M. Mass..	17, 379, 478	1, 602, 682	676, 945 24	3.57	14, 036, 961	150, 311 60	1.07	2, 461, 447	64, 351 92	2.61
Merchants', N. J.....	66, 019, 087	.....	1, 127, 065 28	1.71	60, 485, 886	653, 679 56	1.08	.....	.....	.....
Merchants', R. I.....	19, 874, 415	8, 731	395, 951 13	1.99	18, 750, 696	221, 432 79	1.18	266, 342	2, 802 94	1.24
Michigan F. and M., Mich.....	11, 833, 789	.....	336, 857 36	2.85	12, 710, 240	168, 758 92	1.33	.....	.....	.....
Milwaukee Mech. Mut., Wis....	50, 126, 655	.....	1, 291, 648 56	2.58	37, 178, 333	513, 419 52	1.38	.....	.....	.....
National Fire, Conn.....	50, 875, 090	.....	1, 793, 001 12	3.52	43, 738, 826	544, 870 74	1.24	.....	.....	.....
Neptune F. and M., Mass.....	12, 906, 442	45, 033	490, 009 26	3.78	13, 277, 929	175, 423 49	1.32	99, 242	4, 027 38	4.05
Newark Fire, N. J.. ..	23, 466, 169	.....	659, 738 04	2.81	17, 966, 560	175, 019 81	.91	.....	.....	.....
New Hampshire Fire, N. H.....	52, 673, 768	.....	1, 045, 416 49	1.98	56, 713, 268	673, 263 64	1.18	.....	.....	.....
North American. Mass.....	13, 380, 478	.....	328, 555 03	2.45	11, 338, 429	109, 821 94	.97	.....	.....	.....
Northwestern National, Wis ...	58, 190, 306	40, 000	1, 222, 586 62	2.10	46, 559, 117	533, 937 51	1.15	1, 866, 594	14, 199 06	.76
Orient, Conn.....	54, 348, 578	.....	1, 488, 290 64	2.75	50, 972, 716	694, 166 63	1.36	.....	.....	.....
Pennsylvania, Pa.....	10, 396, 016	.....	271, 139 63	2.61	11, 133, 099	149, 304 59	1.34	.....	.....	.....
Pennsylvania Fire, Pa.....	82, 442, 583	.....	1, 988, 125 02	2.41	76, 680, 940	1, 046, 295.53	1.36	.....	.....	.....
People's, Pa... ..	10, 848, 389	.....	309, 256 61	2.85	12, 104, 196	183, 019 37	1.51	.....	.....	.....
Phoenix, Conn.....	216, 963, 431	.....	4, 254, 946 98	1.96	175, 614, 242	2, 202, 626 36	1.25	.....	.....	.....
Prescott, Mass	20, 217, 648	.....	368, 967 68	1.82	18, 601, 517	231, 462 43	1.24	.....	.....	.....
Providence Wash., R. I.....	55, 521, 257	3, 147, 796	892, 961 10	1.37	48, 321, 512	574, 878 00	1.19	46, 005, 694	458, 689 31	1.00
Reading Fire, Pa.....	10, 449, 975	.....	401, 842 40	3.84	8, 286, 257	90, 070 52	1.08	.....	.....	.....
Reliance, Pa.....	10, 821, 907	.....	638, 542 57	5.90	11, 595, 207	113, 296 62	.98	.....	.....	.....
St. Paul Fire and Marine, Minn.	57, 750, 597	425 257	1, 217, 905 73	2.09	45, 370, 274	758, 708 38	1.67	6, 041, 167	72, 989 11	1.21

Security, Conn.....	20,567,595	557,045	424,635 53	2.01	34,645,953	299,331 68	86	4,551,296	58,931 12	1.20
Springfield Fire & Marine, Mass	167,195,139	.....	2,635,125 09	1.58	135,324,200	1,826,877 31	1.35	.....	.....	.....
Spring Garden, Pa.....	13,532,119	.....	866,299 10	.64	15,634,228	158,356 05	1.01	.....	.....	.....
Sun, Cal.....	11,221,828	611,797	458,620 52	3.87	15,027,653	217,476 00	1.45	2,254,842	70,587 04	3.13
Traders', Ill.....	37,888,182	.....	1,124,419 30	3.00	45,328,120	641,702 27	1.42	1,111,986	4,167 51	.38
Union, Cal.....	29,724,798	808,636	1,091,615 64	3.58	31,240,627	390,234 42	1.25	9,472,571	112,235 55	1.19
United Firemen's, Pa.....	15,031,144	.....	441,465 15	2.94	15,974,815	147,895 28	.93	1,614,958	36,396 51	2.25
Washington Fire & Marine, Mass	72,000,975	2,263,445	1,702,279 03	2.29	84,163,974	998,402 96	1.15	9,387,103	231,841 15	2.47
Western, Pa.....	10,481,589	12,000	440,165 52	4.19	10,495,329	125,515 75	1.17	183,593	1,848 33	1.00
Totals.....	\$3,358,629,147	\$36,490,529	\$77,728,702 21	2.29	\$2,785,335,379	\$34,586,230 46	1.24	\$396,703,783	\$3,715,671 10	.94

MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.

Farmers', York, Pa.....	\$39,459,575	\$459,308 71	1.17	\$24,331,280	\$303,061 20	1.24
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FOREIGN FIRE INSURANCE COMPANIES — UNITED STATES BRANCHES.

British America, Toronto.....	\$52,230,946	\$342,842	\$735,146 85	1.40	\$49,492,447	\$664,542 43	1.34	\$7,231,299	\$58,542 68	.81
City of London, London.....	45,674,010	.....	632,051 77	1.38	51,029,231	687,899 29	1.35	.....	.....	.....
Commercial Union, London.....	240,327,192	1,052,152	2,231,292 69	.92	218,630,622	2,283,613 33	1.04	12,580,114	90,276 65	.72
Fire Ins. Association, London.....	69,014,826	.....	838,228 93	1.21	72,162,110	927,078 87	1.29	.....	.....	.....
Guardian, London.....	89,911,643	.....	1,274,450 38	1.42	86,348,839	784,878 21	.93	.....	.....	.....
Hamburg-Bremen, Hamburg...	81,792,992	.....	965,312 42	1.18	85,565,596	955,491 39	1.12	.....	.....	.....
Imperial, London.....	101,693,340	.....	1,467,903 14	1.44	95,159,394	1,233,387 16	1.30	.....	.....	.....
Lancashire, Manchester.....	130,020,221	.....	1,379,765 02	1.06	134,524,688	1,400,157 10	1.05	.....	.....	.....
Lion, London.....	25,172,993	.....	725,717 23	2.06	46,793,361	635,576 30	1.36	.....	.....	.....
Liv. and Len. and Globe, Liv....	517,150,996	.....	5,062,899 10	.98	500,807,003	4,498,144 02	.89	.....	.....	.....
London and Lancashire, Liv....	134,381,102	.....	1,367,516 33	1.02	128,786,443	1,279,897 63	.99	.....	.....	.....
London Assur. Corporation, Lon	102,571,498	.....	1,334,296 11	1.30	91,188,087	845,727 72	.93	.....	.....	.....
North British & Mercantile, Lon	239,740,871	.....	3,214,832 60	1.39	210,050,003	1,998,616 07	.95	.....	.....	.....
Northern, London.....	94,186,156	.....	1,251,984 70	1.33	98,615,825	1,013,867 63	1.03	.....	.....	.....
Norwich Union, Norwich.....	92,403,480	.....	1,073,833 72	1.16	92,688,591	898,171 48	.97	.....	.....	.....
Phoenix, London.....	224,296,722	.....	1,576,253 58	.70	312,227,136	2,266,727 77	.73	.....	.....	.....
Queen, Liverpool.....	172,482,883	.....	1,703,193 09	.99	153,673,267	1,666,898 28	1.09	.....	.....	.....
Royal, Liverpool.....	356,642,959	.....	4,205,532 78	1.18	341,760,032	3,209,554 06	1.94	.....	.....	.....
Scottish Union & National, Ed.	50,297,580	.....	1,104,621 98	2.20	62,288,188	746,738 13	1.20	.....	.....	.....
Sun Fire Office, London.....	206,488,234	.....	1,607,136 29	1.78	146,414,603	1,463,293 94	1.09	.....	.....	.....
Transatlantic, Hamburg.....	21,625,894	.....	452,648 01	2.09	21,250,373	282,299 57	1.33	.....	.....	.....
United Fire Re-Ins., Manchester	56,281,661	.....	690,538 40	1.23	80,585,350	932,328 00	1.15	.....	.....	.....
Western, Toronto.....	62,471,126	1,121,048	849,989 53	1.34	66,947,382	993,310 35	1.49	18,764,470	116,272 98	.62
Totals.....	\$3,167,858,832	\$2,516,042	\$35,745,140 51	1.13	\$3,146,988,571	\$31,668,228 73	1.06	\$38,565,883	\$265,092 31	.69

TABLE No. XII — RISKS IN FORCE, ETC.— (Continued).
NEW YORK STATE MARINE INSURANCE COMPANIES.

COMPANIES.	RISKS IN FORCE.		Net assets.	Ratio of net assets to risks in force.	RISKS WRITTEN DURING THE YEAR.						
	Fire.				Marine and inland.	Fire.	Premiums charged thereon.	Rate of premium charged.	Marine and inland.	Premiums charged thereon.	Rate of premium charged.
Atlantic Mutual.....	\$98,266,466	\$10,249,320 11	10.42	.....	.....	\$334,197,949	\$3,856,618 66	1.15	
Commercial Mutual.....	2,142,852	627,725 34	29.29	.....	.....	21,276,599	252,459 81	1.19	
Great Western.....	1,655,819	728,892 04	44.02	.....	.....	38,379,968	439,443 00	1.15	
New York Mutual.....	2,903,857	615,223 35	21.19	.....	.....	21,777,628	281,403 84	1.30	
Orient Mutual.....	9,181,446	853,011 41	9.29	.....	.....	55,274,389	435,835 63	.79	
Sun Mutual.....	1,941,998	518,117 35	26.68	.....	.....	18,283,904	168,931 94	.92	
Totals.....	\$116,095,438	\$13,592,294 60	11.71	.....	.....	\$489,190,437	\$5,434,692 88	1.11	
MARINE INSURANCE COMPANIES OF OTHER STATES.											
Boston Marine, Mass.....	\$10,355,072	\$2,021,006 95	19.55	.....	.....	\$63,843,237	\$1,102,032 39	1.73	
Boylston Mutual, Mass.....	\$25,698,724	402,071	879,111 92	3.33	\$20,829,798	\$208,285 85	11,011,962	97,418 29	.88		
China Mutual, Mass.....	8,974,550	741,870 26	8.27	.....	.....	18,042,288	315,414 90	1.75	
Delaware Mutual Safety, Pa....	14,149,711	11,401,414	1,585,860 87	6.27	11,262,333	98,488 78	38,223,474	319,518 10	.84		
Union, Pa....	27,942,484	560,936	577,294 40	2.03	28,763,726	313,997 80	50,360,326	333,492 14	.66		
Totals.....	\$67,790,919	\$31,694,043	\$5,808,141 40	5.84	\$60,855,857	\$620,772 43	\$181,481,287	\$2,167,875 92	1.19		
FOREIGN MARINE INSURANCE COMPANIES—UNITED STATES BRANCHES.											
British & Foreign Marine, Liv....	\$12,094,064	\$740,818 14	6.13	.....	.....	\$123,474,463	\$994,585 50	.81	
General Marine, Dresden.....	61,445	172,416 00	267.54	.....	.....	10,821,479	51,760 77	.48	
Marine Insurance Co., London..	242,243	239,185 88	99.19	.....	.....	8,445,444	45,597 46	.44	
Sea, Liverpool.....	938,004	162,523 90	17.33	.....	.....	26,420,981	233,094 76	.88	
Switzerland, Zurich.....	459,201	201,488 08	43.88	.....	.....	34,233,780	194,821 70	1.57	
Thames and Mersey, Liverpool..	1,361,563	563,457 12	41.31	.....	.....	33,279,777	211,729 49	.64	
Union Marine, Liverpool.....	2,074,631	363,530 50	17.52	.....	.....	45,408,846	457,253 48	1.07	
Universal Marine, Liverpool....	1,592,568	251,287 14	16.07	.....	.....	5,963,005	48,278 78	.81	
Totals.....	\$18,816,119	\$2,697,706 76	14.34	.....	.....	\$288,047,775	\$2,237,111 94	.78	

RECAPITULATION.

N. Y. State J.-S. Fire and Fire-Marine Insurance Cos.....	\$3, 991, 452, 196	\$29, 228, 656	\$55, 910, 922 53	1.39	\$3, 489, 023, 187	\$31, 047, 022 86	.81	\$439, 151, 031	\$9, 220, 231 04	.51
N. Y. State Mut. Fire Ins. Cos..	98, 106, 364	.....	2, 879, 582 13	2.94	87, 148, 047	.....	.....	.....	.....	.....
J.-S. Fire and Fire-Marine Ins. Cos. of other States.....	3, 358, 629, 147	36, 490, 529	77, 728, 702 21	2.29	2, 785, 335, 379	34, 586, 230 46	1.24	396, 703, 783	3, 715, 671 10	94
Mutual Fire Ins. Cos. of other States.....	39, 459, 575	.....	459, 308 71	1.17	24, 381, 280	303, 061 20	1.24	.....	.....	.....
Foreign Fire Insurance Cos., U. S. Branches.....	3, 167, 858, 882	2, 516, 042	35, 745, 140 51	1.13	3, 146, 988, 571	31, 668, 228 73	1.06	38, 565, 883	265, 092 31	.69
N. Y. State Marine Ins. Cos. ....	.....	116, 095, 438	13, 592, 294 60	11.71	.....	.....	.....	489, 190, 437	5, 434, 692 88	1.11
Marine Ins. Cos. of other States.	67, 790, 919	31, 694, 043	5, 808, 144 40	5.84	60, 855, 857	620, 772 43	1.02	181, 481, 287	2, 167, 875 92	1.19
Foreign Marine Insurance Cos., U. S. Branches.....	.....	18, 816, 719	2, 697, 705 76	14.24	.....	.....	.....	288, 047, 775	2, 237, 111 94	.78
Aggregate.....	\$10, 723, 297, 033	\$234, 841, 427	\$194, 821, 801 85	1.78	\$9, 593, 732, 321	\$98, 225, 315 68	1.02	\$1, 833, 140, 196	\$16, 040, 675 19	.88

TABLE No. XIII.

Showing the Total Cash Income and Expenditures, the cash premiums received, the amount paid for losses, expenses and dividends, and various ratios of the same, of United States Joint-Stock Fire and Fire-Marine, Mutual Fire Insurance and Marine Insurance Companies, together with a like exhibit of United States Branches of FOREIGN Fire and Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid	Ratio of losses paid to premiums received.	Expenses paid.	RATIO OF EXPENSES TO		Dividends paid.	Ratio of dividends paid to stockholders to capital stock.
								Premiums received.	Income.		
Agricultural	\$824, 373 54	\$816, 863 94	99.09	\$787, 823 44	\$418, 261 69	56.69	\$348, 602 85	47.25	42.29	\$50, 000 00	10.00
Albany	94, 854 72	93, 199 50	103.53	76, 571 81	54, 528 81	71.34	23, 670 69	30.91	24.95	20, 000 00	10.00
American Fire	296, 737 38	257, 148 84	86.66	245, 537 26	94, 107 90	38.33	111, 335 14	45.34	37.52	51, 705 80	12.93
American Exchange Fire	67, 236 79	72, 882 01	108.40	39, 983 26	22, 761 78	56.90	30, 120 23	75.33	44.80	20, 000 00	10.00
Broadway	55, 985 05	58, 971 45	105.32	30, 965 48	11, 671 25	37.69	21, 300 20	68.78	58.05	26, 000 00	13.00
Brooklyn Fire	78, 909 10	77, 797 14	98.59	59, 671 10	24, 936 73	41.70	29, 910 41	50.13	37.92	22, 950 00	15.00
Buffalo German	443, 761 86	381, 911 98	86.06	396, 601 07	220, 273 46	55.54	131, 638 52	23.19	29.66	30, 000 00	15.00
Citizens'	675, 107 18	704, 772 43	104.39	630, 417 42	376, 812 54	59.77	298, 013 09	47.27	44.14	29, 946 80	9.98
City Fire	58, 349 82	60, 534 48	103.75	42, 825 38	10, 685 70	24.95	30, 948 78	72.27	53.04	18, 900 00	9.00
Clinton Fire	252, 902 86	252, 363 65	99.79	236, 224 69	126, 789 65	53.67	100, 574 03	42.57	39.76	25, 000 00	10.00
Commerce	167, 897 94	136, 647 87	81.39	140, 464 03	71, 023 43	50.56	49, 624 44	35.33	29.56	16, 000 00	8.00
Continental	3, 388, 642 70	3, 360, 593 23	99.17	3, 159, 636 36	1, 945, 925 78	61.56	1, 250, 902 57	39.59	36.91	164, 664 88	16.47
Eagle Fire	156, 931 94	155, 576 66	99.14	120, 178 31	37, 177 58	30.94	73, 654 08	61.29	46.99	44, 745 00	14.91
Empire City Fire	85, 092 68	77, 656 59	91.36	75, 229 35	42, 402 84	56.36	23, 253 75	30.91	27.33	12, 000 00	6.00
Exchange Fire	200, 632 77	209, 125 39	149.09	184, 191 46	219, 624 55	119.24	65, 500 14	35.56	32.64	14, 000 70	7.00
Farragut Fire	195, 467 79	157, 258 80	80.05	179, 348 83	65, 853 73	36.70	71, 405 07	39.81	36.53	20, 000 00	10.00
Firemen's	73, 546 07	78, 126 24	106.23	59, 941 24	31, 049 38	51.80	32, 796 86	54.71	44.59	14, 280 00	7.00
German American	2, 162, 207 81	1, 852, 912 04	85.70	1, 992, 664 46	1, 032, 476 69	51.81	680, 435 35	34.15	31.47	140, 000 00	14.00
Germania Fire	1, 269, 895 35	1, 507, 695 38	110.85	1, 177, 440 96	916, 654 81	77.85	491, 040 57	41.70	38.67	100, 000 00	10.00
Glens Falls	609, 177 19	526, 406 11	86.41	549, 037 98	297, 288 49	54.17	199, 117 62	36.27	32.69	30, 000 00	15.00
Globe Fire	101, 422 12	103, 862 11	102.41	85, 991 37	44, 512 22	51.80	39, 319 89	45.73	38.78	20, 000 00	10.00
Greenwich	919, 674 37	793, 430 19	86.27	871, 279 55	489, 153 85	56.31	284, 276 34	32.63	30.91	20, 000 00	10.00
Guardian Fire	67, 618 04	74, 030 41	109.48	58, 582 89	26, 863 10	45.86	35, 167 31	60.03	52.01	12, 000 00	6.00
Hamilton Fire	106, 341 07	103, 890 97	97.70	94, 731 65	53, 120 51	56.07	35, 522 96	37.50	33.40	15, 247 50	10.00
Hanover Fire	1, 373, 430 68	1, 480, 530 05	107.80	1, 273, 884 80	778, 765 97	61.13	604, 764 08	47.24	43.81	100, 000 00	10.00

Home.....	3,839,181 65	3,746,526 40	97.59	3,574,417 29	1,990,709 41	55.69	1,455,816 99	40.73	37.92	300,000 00	10.00
Howard.....	328,921 10	304,389 07	92.29	301,488 30	164,513 53	54.57	139,844 04	46.38	42.54	31 50	.....
Jefferson.....	91,907 64	89,353 28	97.22	69,345 12	30,804 77	44.42	32,547 21	46.96	35.41	26,000 00	13.00
Kings County Fire.....	130,969 10	131,217 18	100.11	108,184 60	52,376 82	48.41	48,840 36	45.15	37.29	30,000 00	20.00
Knickerbocker Fire.....	103,736 98	115,040 65	110.90	89,856 66	62,681 77	69.76	39,758 88	44.25	38.34	12,600 00	6.00
La Fayette Fire.....	135,865 62	132,928 02	97.84	124,497 54	76,753 15	61.65	44,174 87	35.48	32.51	12,000 00	8.00
Long Island.....	182,387 65	211,063 60	115.72	160,427 15	108,127 23	67.40	72,936 37	45.46	29.99	20,000 00	10.00
Mannfac. and Builders' Fire ..	205,329 96	210,865 33	102.70	185,292 49	120,286 53	64.91	78,158 80	42.18	38.06	12,420 00	6.21
Mechanics' Fire.....	241,643 11	247,960 62	102.61	226,222 19	138,428 91	61.19	97,031 71	42.89	40.15	12,500 00	5.00
Mercantile Fire.....	51,701 46	56,150 85	108.65	43,177 33	21,258 43	49.24	22,892 42	53.02	44.28	12,000 00	6.00
Merchants'.....	212,963 37.	165,409 82	77.67	198,385 00	62,246 41	31.38	85,163 41	42.93	39.98	18,000 00	9.00
Montauk Fire.....	149,379 17	162,073 60	108.50	134,709 42	88,086 86	65.04	53,986 74	40.08	36.13	20,000 00	10.00
Nassau Fire.....	80,926 99	82,688 79	102.11	56,403 60	30,940 56	54.85	31,748 23	56.28	39.23	20,000 00	10.00
National Fire.....	212,335 85	201,891 16	95.08	198,804 70	104,568 33	52.60	81,322 83	40.90	38.30	16,000 00	8.00
New York Bowery Fire.....	429,826 68	475,379 84	110.06	395,811 46	252,221 00	71.30	157,158 84	39.70	36.56	36,000 00	12.00
New York Equitable.....	74,128 02	81,705 30	110.22	52,446 27	27,526 96	52.49	28,978 34	55.25	39.09	25,200 00	12.00
New York Fire.....	192,880 84	214,801 25	111.36	177,256 23	160,955 17	90.80	53,846 08	30.38	27.92	.....	.....
Niagara Fire.....	1,531,165 24	1,367,038 48	89.28	1,464,103 79	813,402 85	55.56	503,828 63	34.41	32.90	49,807 00	9.96
North River.....	41,564 87	53,183 39	127.95	22,922 10	9,070 87	39.57	22,002 52	99.90	55.10	21,210 00	6.06
Pacific Fire.....	337,127 92	330,100 85	97.90	309,642 22	189,817 38	61.30	116,233 47	37.55	34.49	24,000 00	12.00
Park Fire.....	65,583 82	90,640 02	138.20	53,161 32	42,230 63	79.44	28,409 39	53.44	43.32	20,000 00	10.00
People's Fire.....	264,414 98	271,248 55	102.58	247,926 73	161,874 34	65.29	89,374 21	36.04	33.80	20,000 00	10.00
Peter Cooper Fire.....	43,132 16	36,227 90	83.99	33,179 85	3,975 57	17.15	14,252 33	61.48	33.04	18,000 00	12.00
Phenix.....	5,073,318 78	4,578,714 81	90.25	4,883,962 91	2,863,850 48	58.64	1,614,864 33	33.03	31.83	100,000 00	10.00
Re-Assurance.....	141,859 04	121,026 74	85.31	131,068 75	107,464 19	81.99	7,552 55	5.77	5.33	6,000 00	3.00
Rochester German.....	470,142 26	455,927 49	96.98	439,555 35	289,392 22	65.82	150,535 27	34.24	32.02	16,000 00	8.00
Rutgers Fire.....	94,088 34	93,678 72	99.56	76,103 45	34,627 07	45.50	39,051 65	51.31	41.50	20,000 00	10.00
Standard Fire.....	111,129 37	113,789 19	102.39	97,458 08	61,021 28	62.61	38,767 91	39.78	34.89	14,000 00	7 00
Sterling Fire.....	160,668 26	151,085 48	94.04	147,122 42	83,251 38	56.59	66,834 10	45.42	41.53	1,000 00	.....
Stuyvesant.....	95,124 31	93,816 07	98.61	76,693 10	36,863 71	48.11	38,952 36	50.65	40.95	18,000 00	9 00
Union Fire.....	32,308 12	28,439 74	86.20	25,959 33	10,595 72	40.81	11,844 02	45.71	36.72	6,000 00	6.00
United States Fire.....	161,918 20	139,190 82	85.96	137,246 52	58,122 29	42.35	56,058 53	40.84	34.62	25,010 00	10.00
Westchester Fire.....	783,344 77	669,655 56	85.49	746,903 41	369,065 99	49.55	270,589 57	36.23	34.54	30,000 00	10.00
Williamsburgh City Fire.....	690,382 13	650,600 26	94.24	622,234 44	315,700 99	50.73	284,984 27	45.80	41.28	49,915 00	19.96
Totals.....	\$30,487,345 58	\$29,362,996 32	96.32	\$28,121,355 77	\$16,384,664 64	58.26	\$10,939,196 20	38.90	35.88	\$2,039,135 48	10.05

NEW YORK STATE MUTUAL FIRE INSURANCE COMPANIES.

Dutchess County.....	\$180,935 61	\$137,068 29	75.76	\$173,773 26	\$92,492 26	53.23	\$44,576 03	25.65	24.64	.....	.....
Erie County.....	28,692 06	20,305 91	77.77	22,562 88	11,765 06	52.14	8,540 85	37.85	29.77	.....	.....
Glen Cove.....	21,197 33	16,595 81	78.29	16,433 77	8,499 82	51.72	8,059 99	49.27	38.19	.....	.....
Mutual Fire of New York.....	441,334 48	244,086 73	55.31	418,425 75	130,015 25	31.07	91,471 22	21.86	20.73	\$22,600 26	.....

TABLE XIII — TOTAL CASH INCOME. EXPENDITURES, ETC. — (Continued).

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	RATIO OF EXPENSES TO		Dividends paid.	Ratio of dividends paid to capital stock.
								Premiums received.	Income.		
Mutual Ins. Co. City and County of Albany.....	\$14,552 76	\$10,682 34	73.40	\$9,769 48	\$1,476 78	15.12	\$9,205 56	94.23	63.26	.....	.....
Richmond County.....	4,110 31.	3,164 66	77.00	2,651 65	877 00	33.08	2,287 66	86.29	55.66	.....	.....
Suffolk County.....	7,559 70	7,919 50	104.76	5,918 98	5,708 16	96.44	2,211 34	37.36	29.25	.....	.....
Totals.....	\$698,382 25	\$439,823 24	62.98	\$649,535 77	\$250,834 33	38.62	\$166,388 65	25.62	23.82	\$22,600 26	.....

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.											
Ætna, Conn.....	\$2,982,457 27	\$2,884,191 70	96.70	\$2,554,266 77	\$1,372,801 23	53.75	\$791,390 47	30.98	26.53	\$720,000 00	18.00
American, Mass.....	202,598 14	197,417 65	97.44	178,818 50	116,494 03	65.15	65,263 62	36.50	32.21	15,660 00	5.22
American, N. J.....	448,017 84	428,266 35	95.59	369,282 60	191,944 65	51.89	144,132 45	39.03	29.89	92,189 25	15.36
American Fire, Pa.....	1,080,508 08	954,960 54	88.38	1,008,816 56	578,116 92	57.31	349,130 62	34.60	32.31	27,713 00	6.93
American Central, Mo.....	550,060 43	504,919 50	91.79	486,284 09	292,292 30	60.11	176,627 20	36.32	32.11	36,000 00	6.00
Atlantic Fire and Marine, R. I..	56,374 57	61,533 04	109.14	42,311 26	25,054 87	59.22	22,704 87	53.66	40.27	13,773 30	6.89
Boatman's Fire and Marine, Pa.	217,559 78	183,503 71	84.30	195,739 56	119,118 70	60.86	64,385 04	32.89	29.59	.....	.....
California, Cal.....	427,226 43	457,553 08	107.09	388,956 61	264,239 31	67.93	139,313 77	36.07	32.61	54,000 00	9.00
Citizens', Mo.....	105,456 03	90,699 35	85.90	86,079 73	44,807 59	52.05	33,891 76	39.37	32.13	12,000 00	6.00
Citizens', Ohio.....	53,167 86	50,086 40	94.20	43,125 08	25,216 74	58.47	16,869 66	39.12	31.73	8,000 00	4.00
Citizens', Pa.....	259,197 26	229,298 92	88.50	226,660 96	116,998 86	51.62	97,400 06	42.97	37.58	15,000 00	3.00
Commercial, Cal.....	275,376 22	361,754 73	96.37	354,489 93	213,135 66	60.12	124,619 07	35.15	33.20	24,000 00	12.00
Concordia Fire, Wis.....	251,891 66	216,460 76	85.93	227,302 48	122,115 40	53.72	78,385 36	34.49	31.12	15,960 00	7.98
Connecticut Fire, Conn.....	1,013,599 50	948,587 74	93.59	919,433 81	533,657 11	58.04	334,930 63	36.43	33.04	80,000 00	8.00
Detroit Fire and Marine, Mich..	263,736 40	207,140 84	78.54	217,799 72	109,921 23	50.47	37,219 61	30.86	25.49	30,000 00	10.00
Eliot, Mass.....	170,617 07	134,956 01	79.10	154,503 18	62,677 81	40.57	52,438 20	33.94	30.73	19,810 00	9.92
Equitable Fire and Marine, R. I.	231,784 65	206,534 80	89.10	210,373 70	112,609 01	53.53	76,409 69	36.32	22.97	17,515 80	5.83
Fire Ass'n of Philadelphia, Pa..	1,739,577 77	1,679,967 87	96.57	1,524,995 61	979,282 30	63.80	500,685 57	32.62	28.78	200,000 00	40.00
Firemen's Fund, Cal.....	907,517 79	830,110 01	91.47	842,646 09	442,211 70	52.48	297,898 31	35.34	32.83	90,000 00	12.00
Fire Ins. Co., Co. of Phila., Pa..	163,534 96	136,791 74	81.16	135,848 42	66,617 97	49.04	46,353 77	33.97	27.50	23,820 00	5.96
Firemen's, Md.....	136,018 39	119,030 88	87.51	113,044 38	54,019 25	47.79	42,473 95	37.57	30.08	22,537 68	5.96
Firemen's, N. J.....	370,792 75	293,011 28	79.02	281,983 76	119,100 88	42.24	83,899 86	29.75	31.23	90,010 54	15.00
Firemen's, Ohio.....	225,151 15	204,158 15	90.67	204,875 51	114,985 77	56.13	84,172 38	41.08	22.63	5,000 00	2.00
Franklin, Ohio.....	90,139 80	82,852 98	91.92	78,227 41	41,741 72	53.86	27,111 26	34.66	37.38	14,000 00	7.00

Franklin Fire, Pa.....	619, 104 95	538, 742 69	87.02	485, 931 95	226, 770 02	46.67	231, 932 67	47.72	37.46	80, 040 00	20.00
German Fire, Pa.....	270, 064 31	269, 400 17	99.75	250, 929 14	159, 176 51	63.46	86, 223 66	34.38	31.93	24, 000 00	12.00
Girard Fire and Marine, Pa....	391, 026 75	350, 809 16	89.71	330, 124 18	140, 851 98	42.66	140, 957 18	42.68	36.05	69, 000 00	23.00
Hartford Fire, Conn.....	2, 510, 536 30	2, 310, 936 49	92.50	2, 308, 667 86	1, 320, 024 55	57.17	740, 911 94	32.09	29.00	250, 000 00	20.00
Home Mutual Cal.....	523, 146 33	565, 443 79	108.09	487, 746 59	289, 951 44	59.43	239, 492 35	49.12	45.78	36, 000 00	12.00
Ins. Co. of North Am., Pa.....	3, 977, 215 70	4, 203, 596 57	105.69	3, 545, 057 87	2, 569, 175 72	72.47	1, 034, 420 85	29.18	26.01	600, 000 00	20.00
Ins. Co. of State of Penn, Pa..	215, 341 43	220, 674 26	102.48	187, 138 82	124, 502 79	66.53	76, 061 47	40.64	35.32	20, 110 00	10.06
Jersey City, N. J.....	62, 479 76	59, 199 48	94.75	47, 603 73	22, 501 90	47.27	24, 697 58	51.88	39.53	12, 000 00	6.00
Louisville Underwriters, Ky....	312, 819 20	321, 763 89	102.86	274, 155 50	201, 329 85	73.44	84, 434 04	30.94	27.12	36, 000 00	12.00
Mannf. and Merchants', Pa....	127, 694 07	104, 515 78	81.84	108, 112 43	47, 599 00	43.92	36, 916 78	34.14	28.90	20, 000 00	8.00
Marine, Mo.....	70, 396 11	65, 718 26	93.35	56, 746 06	24, 757 70	43.63	33, 096 56	58.33	47.01	7, 864 00	3.93
Mechanics', Pa.....	129, 358 63	119, 393 14	92.30	105, 304 89	67, 220 74	63.84	32, 173 40	30.55	24.57	19, 999 00	8.00
Mercantile .. Ohio.....	174, 294 50	145, 649 44	83.56	162, 064 83	81, 650 20	50.07	48, 999 14	30.05	28.11	15, 000 00	7.50
Mercantile Fire and M., Mass..	295, 473 41	207, 099 05	100.79	175, 133 97	106, 434 59	60.77	64, 664 46	36.92	26.00	26, 000 00	9.00
Merchants', N. J.....	633, 321 72	632, 107 17	99.81	577, 036 51	377, 489 75	65.42	214, 182 30	37.12	33.82	40, 435 12	10.00
Merchants', R. I.....	214, 303 81	210, 410 24	98.18	196, 527 78	128, 334 10	65.29	70, 076 14	35.65	32.70	12, 000 00	6.00
Michigan Fire and M., Mich....	155, 713 09	123, 828 02	79.52	137, 808 45	74, 680 42	54.19	49, 147 60	35.66	31.56	.....	.....
Milwaukee Mech. Mut., Wis....	526, 798 07	424, 934 34	80.66	469, 279 36	219, 175 31	46.70	185, 797 03	39.59	35.27	19, 962 00	9.98
National Fire, Conn.....	555, 114 14	527, 054 55	90.08	490, 453 20	271, 521 05	55.36	155, 533 50	31.71	26.58	100, 000 00	10.00
Neptune Fire and Marine, Mass.	187, 229 44	159, 841 80	85.37	167, 110 16	84, 351 19	50.48	57, 490 61	34.40	30.71	18, 000 00	6.00
Newark Fire, N. J.....	189, 269 49	189, 157 84	99.94	157, 416 83	107, 125 88	68.05	57, 101 11	36.27	30.17	24, 930 85	9.97
New Hampshire Fire, N. H....	599, 711 08	533, 016 81	88.88	551, 153 76	305, 261 36	55.39	187, 755 45	34.07	21.31	40, 000 00	8.00
North American, Mass.....	103, 613 20	163, 805 14	100.19	89, 509 18	43, 594 34	55.41	42, 210 80	47.16	40.74	12, 000 00	6.00
Northwestern National, Wis....	537, 151 80	499, 561 81	93.00	485, 753 00	259, 993 96	53.52	179, 567 85	36.97	33.43	60, 000 00	10.00
Orient, Conn.....	639, 609 55	559, 697 26	87.51	571, 119 82	340, 588 73	59.64	199, 108 53	34.86	31.13	20, 000 00	2.00
Pennsylvania, Pa.....	138, 358 21	160, 524 05	116.02	122, 898 16	112, 514 66	91.55	47, 520 89	38.67	34.35	488 50	.....
Pennsylvania Fire, Pa.....	1, 095, 868 95	889, 541 48	89.44	897, 663 56	544, 140 43	60.62	305, 401 05	34.02	30.36	40, 000 00	10.00
People's, Pa.....	170, 539 88	180, 813 68	106.02	151, 083 39	119, 314 29	78.97	49, 499 39	32.76	29.03	12, 000 00	6.00
Phoenix, Conn.....	2, 232, 071 27	2, 190, 642 11	98.14	2, 042, 832 74	1, 236, 635 48	60.54	674, 006 63	32.99	30.20	280, 000 00	14.00
Prescott, Mass.....	212, 284 98	193, 667 94	91.23	196, 569 56	107, 970 02	54.93	73, 697 92	37.49	34.72	12, 000 00	6.00
Providence Washington, R. I....	811, 160 66	745, 368 04	91.89	778, 611 68	507, 467 74	65.18	237, 900 30	30.55	29.33	.....	.....
Reading Fire, Pa.....	100, 986 23	98, 112 96	97.16	76, 875 54	51, 160 87	66.55	27, 122 89	35.28	26.86	19, 829 20	7.93
Reliance, Pa.....	136, 947 13	127, 211 53	92.89	100, 682 38	66, 967 53	66.51	36, 244 00	36.00	26.47	24, 000 00	8.00
St. Paul Fire and M., Minn....	755, 663 97	670, 535 74	88.73	676, 265 64	417, 677 07	61.76	202, 858 67	30.00	26.85	50, 000 00	10.00
Security, Conn.....	323, 591 69	293, 021 83	87.46	305, 530 89	192, 763 97	63.09	76, 257 91	24.96	23.57	14, 000 00	7.00
Springfield Fire and M., Mass..	1, 716, 484 81	1, 542, 107 44	89.84	1, 603, 366 08	894, 864 29	55.81	547, 243 15	34.14	31.89	100, 000 00	10.00
Spring Garden, Pa.....	196, 789 64	175, 335 14	89.10	133, 459 45	50, 622 74	37.93	60, 712 40	45.49	30.85	64, 000 00	16.00
Sun, Cal.....	232, 156 51	228, 929 92	98.61	207, 972 07	121, 579 68	58.46	84, 850 24	40.80	36.55	22, 500 00	7.50
Traders', Ill.....	528, 134 44	525, 579 05	99.52	481, 858 50	327, 444 63	67.95	148, 134 42	30.74	28.05	50, 000 00	10.00
Union Cal.....	477, 342 67	461, 444 66	96.67	431, 486 43	228, 888 77	53.05	172, 927 89	40.08	36.23	59, 628 00	7.95

TABLE No. XIII — TOTAL CASH INCOME, EXPENDITURES, ETC. — (Continued)

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	RATIO OF EXPENSES TO		Dividends paid.	Ratio of dividends paid to stockholders to capital stock.
								Premiums received.	Income.		
United Firemen's, Pa.....	\$162,794 80	\$143,651 08	88.24	\$129,976 57	\$71,628 88	55.11	\$54,022 20	41.56	33.18	\$18,000 00	6.00
Washington F. and M., Mass..	1,015,543 29	925,291 71	91.11	948,118 18	569,753 92	60.09	355,537 79	37.49	35.01	.....	.....
Western, Pa.....	124,479 62	116,232 37	86.43	112,470 67	53,323 11	47.41	38,909 26	34.59	28.93	24,000 00	8.00
Totals	\$36,639,350 29	\$34,568,255 99	94.35	\$32,672,383 08	\$19,393,942 27	59.36	\$11,183,507 48	34.23	30.52	\$3,990,800 24	.....
MUTUAL FIRE INSURANCE COMPANIES OF OTHER STATES.											
Farmers', York, Pa.....	\$295,808 13	\$260,307 09	88.00	\$276,151 03	\$168,546 42	61.03	\$91,760 67	33.23	31.02	.....	.....
FOREIGN FIRE INSURANCE COMPANIES — UNITED STATES BRANCHES.											
British America, Toronto.....	\$646,949 67	\$601,093 06	92.48	\$619,665 59	\$404,836 45	65.33	\$196,256 61	31.67	30.20	.....	.....
City of London, London.....	537,292 11	613,779 52	114.24	517,305 97	411,119 71	79.47	202,659 81	29.18	37.72	.....	.....
Commercial Union, London...	1,968,975 83	1,802,507 63	91.55	1,898,068 55	1,172,108 64	61.75	630,398 99	33.21	32.02	.....	.....
Fire Ins. Association, London.	783,510 64	928,414 71	118.49	760,959 48	654,932 85	86.07	273,481 86	35.94	37.90	.....	.....
Guardian, London.....	715,874 98	608,122 21	84.95	679,826 40	344,477 74	50.67	263,644 47	38.78	36.69	.....	.....
Hamburg-Bremen, Hamburg ..	816,621 16	713,304 49	87.39	779,523 69	454,304 24	58.28	259,000 25	33.23	31.72	.....	.....
Imperial, London.	1,087,080 29	988,095 32	90.89	1,022,651 48	642,011 86	62.58	346,083 46	33.84	31.84	.....	.....
Lancashire, Manchester.....	1,231,640 07	1,096,205 36	89.00	1,178,143 59	724,248 87	60.79	371,956 49	31.57	30.20	.....	.....
Lion, London.....	394,159 53	395,103 72	100.24	370,074 99	261,301 15	70.61	133,802 57	36.16	33.95	.....	.....
Liv. and Lon. and Globe, Liv..	3,775,584 75	3,120,032 98	82.64	3,553,506 36	2,035,133 31	57.27	1,034,899 57	30.53	28.73	.....	.....
London and Lancashire, Liv...	1,053,100 08	927,342 85	88.06	998,285 12	591,057 47	59.21	336,285 88	33.69	31.93	.....	.....
Lon. Assurance Corp., London.	735,129 95	672,012 13	91.41	685,279 95	439,566 09	64.14	232,446 04	33.92	31.62	.....	.....
N. British and Mercantile, Lon.	1,822,851 06	1,551,762 16	85.13	1,693,082 41	1,009,806 03	59.64	541,956 13	32.01	29.73	.....	.....
Northern, London.....	876,970 23	838,917 45	95.09	832,961 13	531,304 43	63.79	307,613 02	36.93	35.08	.....	.....
Norwich Union, Norwich.....	792,153 64	700,560 35	88.44	753,123 45	457,832 24	60.79	242,728 11	32.23	30.64	.....	.....
Phoenix, London	1,863,370 24	1,653,401 42	88.73	1,814,704 94	1,050,520 86	57.89	602,880 56	33.22	32.35	.....	.....
Queen, Liverpool.....	1,321,395 10	1,203,664 31	91.09	1,266,037 29	828,299 48	65.44	375,364 83	29.65	28.41	.....	.....
Royal, Liverpool	2,625,238 46	2,211,504 57	84.24	2,455,216 77	1,434,062 40	58.46	777,442 17	31.69	29.61	.....	.....
Scottish Un. and Nat., Edinb'h	416,558 92	351,808 44	84.46	374,744 33	243,635 22	65.01	108,173 22	28.87	25.97	.....	.....
Sun Fire Office, London.....	1,223,878 51	1,262,779 10	103.18	1,161,757 89	799,387 25	68.81	463,391 85	39.89	37.86	.....	.....

Transatlantic, Hamburg.....	264,792 03	235,961 12	80.11	250,703 84	147,807 33	58.96	88,153 79	35.16	33.25	.....
United Fire Re-ins., Manchester	847,579 00	832,140 41	98.18	822,278 50	593,405 69	72.17	238,734 72	29.03	28.17	.....
Western, Toronto.....	931,744 18	926,885 37	99.48	905,100 78	629,390 09	69.54	297,495 28	32.87	31.93	.....
Totals	\$26,732,450 43	\$24,235,398 68	90.66	\$25,391,002 50	\$15,860,549 40	62.46	\$8,374,849 28	32.98	31.33	.....
NEW YORK STATE MARINE INSURANCE COMPANIES.										
Atlantic Mutual.....	\$3,989,989 74	\$2,746,113 58	68.83	\$3,269,411 30	\$1,868,315 40	55.45	\$444,378 38	13.13	11.14	\$433,419 80
Commercial Mutual.....	253,610 83	255,988 20	100.94	221,294 90	164,985 04	74.55	58,001 96	26.21	22.87	33,001 20
Great Western.....	405,004 85	421,989 68	104.19	377,289 89	322,585 67	85.50	76,162 61	20.19	18.81	23,241 40
New York Mutual.....	254,067 23	206,096 47	81.12	219,240 59	128,155 41	58.43	45,350 66	20.68	17.85	32,590 40
Orient Mutual.....	378,607 31	290,626 47	76.76	346,100 45	206,421 24	59.64	83,485 64	24.12	22.05	719 55
Sun Mutual.....	160,527 15	209,875 23	130.74	142,133 70	110,540 50	77.77	81,823 67	57.57	50.98	17,506 06
Totals	\$5,441,807 11	\$4,130,689 63	75.91	\$4,675,570 83	\$2,801,003 26	59.91	\$789,207 96	16.88	14.50	\$540,478 41
MARINE INSURANCE COMPANIES OF OTHER STATES.										
Boston Marine, Mass.....	\$1,122,610 79	\$921,889 74	82.12	\$1,047,529 20	\$647,850 18	61.85	\$174,039 56	16.61	15.50	\$100,000 00
Boylston Mutual, Mass.....	312,290 26	298,113 26	95.46	270,585 25	172,855 48	63.98	90,808 23	33.56	29.03	34,449 55
China Mutual, Mass.....	325,335 08	411,403 92	123.37	240,738 97	238,825 75	99.21	44,855 77	18.63	13.79	127,722 40
Delaware Mutual Safety, Pa....	446,894 47	465,189 42	104.09	385,993 37	179,997 25	46.63	89,935 17	23.30	20.12	195,257 00
Union, Pa.....	434,813 97	562,696 66	129.41	401,563 57	354,898 31	88.38	207,661 68	51.71	47.76	136 67
Totals	\$2,641,964 57	\$2,659,293 00	100.66	\$2,346,410 36	\$1,594,426 97	67.95	\$607,300 41	25.88	22.99	\$457,565 62
FOREIGN MARINE INSURANCE COMPANIES — UNITED STATES BRANCHES										
British and Foreign Mar., Liv..	\$732,554 44	\$383,645 77	52.37	\$711,799 91	\$266,342 32	37.42	\$117,303 45	16.48	16.01	.....
General Marine, Dresden.....	51,750 77	21,643 24	41.82	51,750 77	15,475 08	29.86	6,163 16	11.92	11.92	.....
Marine Ins. Co., London.....	36,720 63	8,048 06	21.92	36,720 63	4,577 46	12.47	3,470 60	9.45	9.45	.....
Sea, Liverpool.....	161,954 91	86,818 74	53.61	151,015 44	65,702 69	43.51	21,116 05	13.98	13.04	.....
Switzerland, Zurich.....	194,790 52	104,323 99	53.56	194,790 52	84,004 69	43.13	20,319 39	10.43	10.43	.....
Thames and Mersey, Liv.....	161,233 23	120,318 42	74.62	142,233 23	58,532 72	41.15	61,785 70	43.44	38.32	.....
Union Marine, Liverpool.....	322,162 46	246,463 12	76.50	301,750 12	195,642 33	64.84	50,820 79	16.84	15.97	.....
Universal Marine, Liv.....	64,220 90	43,172 50	67.22	35,875 36	30,321 56	85.91	12,350 94	34.43	19.23	.....
Totals	\$1,725,387 86	\$1,014,433 84	58.80	\$1,625,935 98	\$721,098 76	44.35	\$293,335 08	18.01	17.00	.....

TABLE No. XIII — TOTAL CASH INCOME, EXPENDITURES, ETC. — (Continued).
RECAPITULATION.

COMPANIES.	Gross cash income.	Gross cash expenditures.	Ratio of expenditures to income.	Cash premiums received.	Losses paid.	Ratio of losses paid to premiums received.	Expenses paid.	RATIO OF EXPENSES TO		Dividends paid.	Ratio of dividends paid to capital stock.
								Premiums received.	Income.		
N. Y. State Joint-Stock Fire and Fire-Marine Ins. Cos.....	\$30,487,345 58	\$29,362,996 32	96.32	\$28,121,355 77	\$16,384,664 64	58.26	\$10,939,196 20	38.90	35.88	\$2,039,135 48	10.05
N. Y. State Mut. Fire Ins. Cos..	698,382 25	439,823 24	62.98	649,535 77	250,834 33	38.62	166,388 65	25.62	23.52	22,600 26	.....
Joint-Stock Fire & Fire-Marine Ins. Cos. of other States.....	36,639,350 29	34,568,255 99	94.35	32,672,383 08	19,393,942 27	59.36	11,183,507 48	34.23	30.52	3,990,806 24	11.52
Mutual Fire Insurance Companies of other States.....	295,808 13	260,307 09	88.00	276,151 03	168,546 42	61.03	91,760 67	33.23	31.02	.....	.....
Foreign Fire Ins. Cos., United States branches.....	26,732,450 45	24,235,398 68	90.66	25,391,002 50	15,860,549 40	62.46	8,374,849 28	32.98	31.33	.....	.....
N. Y. State Marine Ins. Cos....	5,441,807 11	4,130,689 63	75.91	4,675,570 83	2,801,003 26	59.91	789,207 96	16.88	14.50	540,478 41	.....
Marine Ins. Cos. of other States.	2,641,964 57	2,659,293 00	100.66	2,346,410 36	1,594,426 97	67.95	607,300 41	25.88	22.99	457,565 62	20.00
Foreign Marine Insurance Cos., United States branches.....	1,725,387 86	1,014,433 84	58.80	1,625,925 98	721,098 76	44.35	293,335 08	18.04	17.00	.....	.....
Aggregate..	\$104,662,496 22	\$96,671,197 79	92.36	\$95,758,345 32	\$57,175,066 05	59.71	\$32,445,545 73	33.88	31.00	\$7,050,586 01	12.32

TABLE No. XIV.

Showing the date of organization, total Assets, total Liabilities including Capital, the capital and the amount and percentage of surplus or impairment of United States Joint-Stock Fire and Fire-Marine Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Paid up capital.	Percentage of surplus.
Agricultural.....	Jan. 10, 1863	\$1,831,797 97	\$1,675,577 54	\$156,220 43	\$500,000 00	31.24
Albany.....	March 8, 1811	389,420 19	253,611 17	135,809 02	200,000 00	67.90
American Fire.....	April 20, 1857	1,261,639 72	575,210 83	686,428 89	400,000 00	171.61
American Exchange Fire.....	Feb. 28, 1859	255,015 11	223,568 92	81,446 18	200,000 00	15.72
Broadway.....	Dec. —, 1849	560,422 95	221,168 66	339,254 29	200,000 00	169.63
Brooklyn Fire.....	April 3, 1824	425,237 44	191,420 15	233,817 29	153,000 00	152.80
Buffalo German ..	Feb. 15, 1867	1,128,948 61	498,573 22	630,375 39	200,000 00	315.19
Citizens' ..	April —, 1836	1,080,172 37	772,232 82	306,939 55	200,000 00	102.31
City Fire ..	April 26, 1833	399,863 45	237,702 55	162,160 90	210,000 00	7.72
Clinchon Fire.....	July —, 1850	460,009 78	393,585 20	66,424 58	250,000 00	26.57
Commerce.....	March 31, 1859	454,714 57	296,540 40	158,174 17	200,000 00	79.09
Continental.....	Nov. —, 1852	5,177,478 99	3,818,599 14	1,358,879 85	1,000,000 00	135.89
Eagle Fire.....	April 22, 1806	1,053,359 77	405,467 16	647,892 61	300,000 00	215.96
Empire City Fire..	Oct. —, 1850	309,851 63	250,673 62	59,178 01	200,000 00	29.59
Exchange Fire.....	April 9, 1853	396,853 91	309,366 98	87,486 93	200,010 00	43.74
Farragut Fire.....	Jan. 29, 1872	429,253 46	322,332 22	106,921 24	200,000 00	53.46
Firemen's ..	April 19, 1825	300,779 03	243,665 25	57,113 78	204,000 00	28.00
German American.....	March 7, 1872	4,701,402 74	2,661,552 16	2,039,850 58	1,000,000 00	203.99
Germania Fire....	March —, 1859	2,442,805 22	1,964,918 11	477,887 11	1,000,000 00	47.79
Glens Falls.....	May —, 1849	1,490,652 41	749,077 33	741,575 08	200,000 00	370.79
Globe Fire.....	March 2, 1863	359,399 08	252,171 35	107,227 73	200,000 00	53.61
Greenwich.....	May 5, 1834	1,253,259 17	901,210 64	352,048 53	200,000 00	176.02
Guardian Fire.....	Feb. —, 1865	270,290 95	250,021 40	20,269 55	200,000 00	10.13
Hamilton Fire.....	May 22, 1852	327,606 27	218,686 28	108,919 99	150,000 00	72.61
Hanover Fire.....	April —, 1852	2,479,134 13	2,033,482 86	445,651 27	1,000,000 00	44.57
Home.....	April —, 1853	7,618,116 08	6,390,120 98	1,227,995 10	3,000,000 00	40.93
Howard.....	March 9, 1825	701,264 45	635,255 09	66,009 36	400,000 00	16.50
Jefferson.....	March 4, 1824	533,872 53	257,499 41	276,373 09	200,010 00	138.18
Kings County Fire.....	Oct. 18, 1858	415,619 60	224,316 76	191,302 84	150,000 00	127.53
Knickerbocker Fire.....	—, 1787	360,657 92	259,013 86	101,644 06	210,000 00	48.40

TABLE No. XIV—(Continued).
NEW YORK STATE JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities including capital.	Surplus over liabilities.	Paid up capital.	Percentage of surplus.
La Fayette Fire.....	Dec. 22, 1855	\$278,960 84	\$222,436 13	\$56,524 71	\$150,000 00	37.68
Long Island.....	April —, 1833	446,712 49	410,988 15	35,724 34	300,000 00	11.91
Manufacturers and Builders' Fire.....	Nov. 19, 1870	475,225 56	324,782 37	150,443 19	200,000 00	75.22
Mechanics' Fire ..	May 7, 1857	432,070 02	410,511 68	21,558 34	250,000 00	8.61
Mercantile Fire.....	Jan. 15, 1852	235,375 54	226,202 03	9,173 51	200,000 00	4.59
Merchants'.....	April —, 1850	449,791 49	342,118 45	107,673 04	200,000 00	53.84
Mountank Fire.....	May 19, 1857	327,978 27	290,198 29	37,779 98	200,000 00	18.89
Nassau Fire.....	Jan. 30, 1852	425,099 18	238,760 66	186,338 52	200,000 00	93.17
National Fire.....	—, 1828	393,163 25	329,963 25	63,200 00	200,000 00	31.60
New York Bowery Fire.....	April —, 1833	823,597 94	584,394 08	239,203 86	300,000 00	79.73
New York Equitable.....	April —, 1823	585,396 45	256,725 45	328,671 00	210,000 00	156.51
New York Fire.....	April 18, 1832	367,629 85	307,475 34	60,154 51	200,000 00	30.08
Niagara Fire.....	July —, 1850	2,080,950 14	1,683,226 88	397,713 26	500,000 00	79.54
North River.....	Feb. 6, 1822	446,083 65	363,225 56	82,858 09	350,000 00	23.67
Pacific Fire.....	April 26, 1851	751,521 21	411,658 88	339,862 33	200,000 00	169.93
Park Fire.....	March —, 1853	281,308 17	236,526 25	44,771 92	200,000 00	22.39
People's Fire.....	—, 1851	408,934 15	345,696 18	63,237 97	200,000 00	31.62
Peter Cooper Fire.....	April 7, 1853	369,899 06	164,024 28	205,874 78	150,000 00	137.25
Phoenix.....	Sept. 10, 1853	4,910,483 36	4,196,315 94	714,167 42	1,000,000 00	71.42
Re-Assurance.....	Oct. 2, 1883	338,043 02	288,008 18	50,034 84	200,000 00	25.02
Rochester German.....	Feb. 16, 1872	649,936 11	508,804 74	141,131 37	200,000 00	70.57
Rutgers Fire.....	Oct. 3, 1853	402,580 39	255,339 59	147,240 80	200,000 00	73.62
Standard Fire.....	March 26, 1859	393,008 65	267,505 33	125,503 32	200,000 00	62.75
Sterling Fire.....	Jan. 18, 1864	456,171 03	440,694 38	15,476 65	350,000 00	4.42
Stuyvesant.....	Nov. 25, 1850	345,956 58	245,326 23	100,630 35	200,000 00	50.32
Union Fire.....	June 16, 1874	144,761 95	123,191 19	21,567 76	100,000 00	21.57
United States Fire.....	April 1, 1824	561,378 02	333,969 02	227,409 00	250,000 00	90.96
Westchester Fire.....	March 14, 1837	1,142,568 51	916,363 84	226,204 67	300,000 00	75.40
Williamsburgh City Fire.....	March —, 1853	1,213,808 36	715,450 80	503,357 56	250,000 00	201.34
Totals.....	.....	\$59,012,292 74	\$42,927,558 25	\$16,084,734 49	\$20,287,020 00	79.28

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Aetna, Conn.....	June	1819	\$9,241,846 65	\$6,062,194 02	\$3,179,652 63	\$4,000,000 00	79.49
American, Mass.....	June	12, 1818	613,622 24	447,887 76	165,734 48	300,000 00	55.24
American, N. J.....	Feb.	20, 1846	1,761,159 47	916,292 75	844,866 72	600,000 00	140.81
American Fire, 'a.....	Feb.	28, 1810	1,916,682 05	1,471,162 40	445,519 65	400,000 00	111.88
American Central, Mo.....	Feb.	—, 1853	1,172,792 61	987,174 34	185,618 27	600,000 00	30.94
Atlantic Fire and Marine, R. I.....	May	—, 1852	252,486 42	236,190 83	16,295 59	200,000 00	8.15
Boatman's Fire and Marine, Pa.....	March	20, 1865	428,279 49	399,570 77	28,708 72	250,000 00	11.48
California, Cal.....	Feb.	—, 1861	1,002,913 52	887,978 70	114,934 82	600,000 00	19.16
Citizens', Mo.....	Feb.	2, 1837	437,303 57	258,100 90	179,202 67	200,000 00	89.60
Citizens', Ohio.....	Jan.	21, 1851	265,436 38	236,397 73	29,038 65	200,000 00	14.52
Citizens', Pa.....	March	7, 1849	684,163 78	678,503 81	5,659 97	500,000 00	1.13
Commercial, Cal.....	Feb.	26, 1872	455,890 71	373,406 99	82,483 72	200,000 00	41.24
Concordia Fire, Wis.....	March	7, 1870	475,838 46	392,445 67	83,392 79	200,000 00	41.70
Connecticut Fire, Conn.....	June	—, 1850	1,974,749 75	1,671,065 97	303,683 78	1,000,000 00	30.37
Detroit Fire and Marine, Mich.....	Feb.	1, 1866	792,508 19	445,904 39	346,603 80	300,000 00	115.53
Ellot, Mass.....	Dec.	31, 1872	405,689 03	310,766 00	94,923 03	200,000 00	47.46
Equitable Fire and Marine, R. I.....	May	—, 1869	520,640 12	441,611 15	79,028 97	300,000 00	26.34
Fire Association of Philadelphia, Pa.....	March	27, 1820	4,077,714 07	3,466,771 99	610,942 08	500,000 00	122.19
Fireman's Fund, Cal.....	May	3, 1863	1,625,197 24	1,370,402 09	254,795 15	750,000 00	33.97
Fire Ins. Co., Co. of Philadelphia, Pa.....	May	3, 1832	702,476 87	586,532 65	115,944 22	400,000 00	28.99
Firemen's, Md.....	Dec.	—, 1825	570,424 97	445,941 78	124,483 19	378,000 00	32.93
Firemen's, N. J.....	Dec.	3, 1855	1,554,856 38	795,967 59	758,888 79	600,000 00	126.48
Firemen's, Ohio.....	April	—, 1856	447,542 91	410,179 65	37,363 26	250,000 00	14.95
Franklin, Ohio.....	April	29, 1864	323,631 91	259,280 97	64,350 94	200,000 00	32.18
Franklin Fire, Pa.....	April	22, 1829	3,130,255 97	2,217,865 47	912,390 50	400,000 00	228.10
German Fire, Pa.....	March	—, 1862	448,914 14	386,013 45	62,900 69	200,000 00	31.45
Girard Fire and Marine, Pa.....	March	—, 1853	1,259,209 78	716,987 90	542,221 88	300,000 00	180.08
Hartford Fire, Conn.....	May	—, 1810	4,710,091 92	3,269,732 71	1,440,359 21	1,250,000 00	115.23
Home Mutual, Cal.....	Sept.	—, 1864	836,269 02	603,982 39	232,286 63	300,000 00	77.43
Insurance Co. of North America, Pa.....	April	14, 1794	8,831,122 01	6,022,265 94	2,808,856 07	3,000,000 00	93.66
Insurance Co. of State of Pennsylvania, Pa.....	April	18, 1794	626,863 35	426,528 77	200,334 58	200,000 00	100.17
Jersey City, N. J.....	Feb.	10, 1847	303,750 32	251,606 99	52,143 33	200,000 00	26.07
Louisville Underwriters, Ky.....	Feb.	20, 1878	716,502 94	540,744 22	175,758 72	300,000 00	58.58
Manufacturers and Merchants', Pa.....	Feb.	28, 1865	409,462 05	333,455 56	76,006 49	250,000 00	30.40
Marine, Mo.....	Jan.	25, 1837	261,209 55	232,315 81	28,893 74	200,000 00	14.45
Mechanics', Pa.....	April	19, 1854	567,263 54	464,665 47	102,598 07	250,000 00	41.04
Mercantile, Ohio.....	Nov.	—, 1871	386,098 77	288,080 50	98,018 27	200,000 00	49.00
Mercantile Fire and Marine, Mass.....	Feb.	11, 1823	700,089 22	530,462 28	169,626 94	400,000 00	42.41
Mercantiles', N. J.....	Feb.	—, 1858	1,225,985 22	868,284 90	357,700 32	400,000 00	89.43
Merchants', R. I.....	May	15, 1851	420,449 07	344,408 59	76,040 48	200,000 00	38.02
Michigan Fire and Marine, Mich.....	Feb.	8, 1881	346,237 37	292,431 79	53,795 58	200,000 00	26.90

TABLE No. XIV — (Continued).
JOINT-STOCK AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Date of organization or incorporation.	Total assets.	Total liabilities, including capital.	Surplus over liabilities.	Paid up capital.	Percentage of surplus.
Milwaukee Mechanics' Mutual, Wis.....	Feb. —, 1852	\$1,314,018 56	\$602,375 58	\$711,642 98	\$200,000 00	355.82
National Fire, Conn.....	Nov. 27, 1871	1,853,727 97	1,380,104 12	473,623 85	1,100,000 00	47.36
Neptune Fire and Marine, Mass.....	Dec. 24, 1872	500,909 26	407,333 15	93,576 11	300,000 00	31.19
Newark Fire, N. J.....	May 14, 1810	681,053 77	376,002 99	305,050 78	250,000 00	122.02
New Hampshire Fire, N. H.....	—, 1869	1,101,451 03	881,467 69	219,983 34	500,000 00	44.00
North American, Mass.....	Dec. —, 1872	339,399 89	279,173 91	60,225 98	200,000 00	30.00
Northwestern National, Wis.....	Feb. 20, 1869	1,260,053 02	1,021,529 68	238,523 34	500,000 00	39.75
Orient, Conn.....	June —, 1867	1,551,953 68	1,421,059 06	130,894 62	1,000,000 00	13.09
Pennsylvania, Pa.....	Feb. —, 1854	283,314 53	279,908 70	3,405 83	200,000 00	1.70
Pennsylvania Fire, Pa.....	March —, 1825	2,552,616 81	1,495,418 04	1,057,198 77	400,000 00	264.30
People's, Pa....	March 17, 1862	323,997 80	296,313 37	27,684 43	200,000 00	13.84
Phoenix, Conn.....	May —, 1854	4,486,420 70	3,566,406 08	920,014 62	2,000,000 00	46.00
Prescott, Mass.....	Dec. 27, 1872	383,902 35	342,835 11	41,127 24	200,000 00	20.56
Providence Washington, R. I.....	—, 1799	960,429 23	896,337 84	64,091 39	400,000 00	16.02
Reading Fire, Pa.....	July 8, 1867	417,238 56	324,293 39	92,945 17	250,000 00	37.18
Reliance, Pa.....	April 21, 1841	762,022 72	482,510 51	279,512 21	300,000 00	93.17
St. Paul Fire and Marine, Minn.....	May —, 1865	1,261,829 33	969,917 47	291,911 86	500,000 00	58.38
Security, Conn.....	—, 1841	451,273 01	382,407 13	68,865 88	200,000 00	34.43
Springfield Fire and Marine, Mass.....	—, 1849	2,803,436 80	2,392,894 45	410,542 35	1,000,000 00	41.05
Spring Garden, Pa.....	April 28, 1835	1,222,585 67	834,250 65	388,335 02	400,000 00	97.08
Sun, Cal.....	Feb. 1, 1882	470,496 67	420,168 12	50,328 48	300,000 00	15.77
Traders', Ill.....	Feb. —, 1865	1,223,817 34	892,390 99	331,426 35	500,000 00	66.29
Union, Cal.....	April 28, 1865	1,125,964 16	1,008,210 09	117,754 07	750,000 00	15.70
United Firemen's, Pa.....	April 2, 1860	832,129 42	770,273 30	61,856 12	300,000 00	20.62
Washington Fire and Marine, Mass.....	Dec. 31, 1872	1,810,273 16	1,682,251 49	128,018 67	1,000,000 00	12.80
Western, Pa....	March 20, 1849	448,501 67	373,345 62	75,156 25	300,000 00	25.05
Totals of Joint-Stock Fire and Fire-Marine Ins. Cos. of other States	.....	\$87,306,528 27	\$05,120,775 17	\$22,185,753 10	\$34,623,000 00	64.65
Totals of N. Y. State Joint-Stock Fire and Fire-Marine Ins. Co....	.....	59,012,292 74	42,927,553 25	16,084,734 49	20,287,020 00	79.28
Aggregate.....	.....	\$146,318,821 01	\$108,048,333 42	\$38,270,487 59	\$54,915,020 00	69.69

TABLE No. XV.

Showing the BUSINESS done IN THE STATE OF NEW YORK, by United States Joint-Stock Fire and Fire-Marine and Mutual Fire Insurance Companies, and by United States Branches of FOREIGN Fire Insurance Companies, authorized to transact business in this State, for the year ending December 31, 1885.

NEW YORK STATE JOINT-STOCK FIRE INSURANCE COMPANIES.

COMPANIES.	Fire premiums received.	Fire losses paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.			BALANCE.		RISKS WRITTEN.		RATIO OF FIRE LOSSES INCURRED TO	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
Agricultural	\$258, 079 00	\$167, 960 00	\$170, 102 00	\$77, 423 70	\$247, 525 70	\$10, 553 30	.....	\$35, 013, 967	.....	.49	65.91
Albany	54, 255 78	33, 906 22	34, 533 54	16, 276 73	50, 830 27	3, 425 51	.....	7, 365, 375	.....	.47	63.69
American Fire	130, 594 43	54, 530 63	52, 633 73	39, 178 33	91, 812 06	38, 782 37	.....	56, 183, 684	.....	.09	40.30
Amer. Exchange Fire	28, 309 00	17, 809 71	17, 803 05	8, 492 70	26, 295 75	2, 013 25	.....	8, 701, 580	.....	.20	62.89
Broadway	27, 614, 33	11, 671 25	10, 713 32	8, 284 30	18, 997 62	8, 616 71	.....	10, 988, 889	.....	.10	38.80
Brooklyn Fire	59, 756 00	24, 936 52	24, 216 00	17, 926 80	42, 142 80	17, 613 20	.....	14, 481, 259	.....	1.64	40.52
Buffalo German	128, 290 83	52, 559 66	56, 021 96	38, 487 25	94, 509 21	33, 781 62	.....	20, 342, 903	.....	.28	43.67
Citizens'	181, 324 66	103, 735 49	102, 128 01	54, 397 40	156, 525 41	24, 799 25	.....	39, 099, 307	.....	.26	56.32
City Fire	35, 554 42	7, 434 24	8, 175 71	10, 666 32	18, 842 63	16, 712 39	.....	8, 868, 660	.....	.09	23.00
Clinton Fire	68, 099 80	37, 713 82	40, 699 82	20, 423 94	61, 129 76	6, 970 04	.....	10, 342, 525	.....	.39	59.76
Commerce	55, 212 97	25, 885 87	18, 773 30	16, 563 89	35, 337 19	19, 875 78	.....	7, 620, 714	.....	.25	34.00
Continental	396, 847 00	174, 374 49	190, 403 63	119, 054 10	309, 457 73	87, 389 27	.....	90, 062, 555	\$163, 799, 690	.21	47.98
Eagle Fire	95, 647 91	32, 202 35	32, 353 10	28, 694 37	61, 047 47	34, 600 44	.....	27, 638, 763	.....	.12	33.83
Empire City Fire	44, 217 92	23, 991 87	20, 878 79	13, 265 38	34, 144 17	10, 073 75	.....	6, 913, 701	.....	.30	47.22
Exchange Fire	55, 929 00	98, 496 00	102, 996 00	16, 778 70	119, 774 70	.....	\$63, 845 70	13, 660, 770	122, 247	.75	184.15
Farragut Fire	113, 692 59	42, 227 91	48, 684 24	34, 107 78	82, 792 02	30, 900 57	.....	21, 318, 005	.....	.23	45.82
Firemen's	46, 132 07	22, 629 56	17, 908 43	13, 839 62	31, 748 05	14, 381 02	.....	7, 603, 047	22, 500	.24	38.82
German American	697, 811 58	328, 173 36	320, 135 03	209, 343 47	529, 508 50	168, 303 08	.....	190, 903, 648	.....	.17	45.88
Germania Fire	326, 723 27	166, 077 03	164, 103 87	98, 016 98	262, 120 85	64, 602 42	.....	57, 127, 514	.....	.29	50.23
Gleus Falls	164, 788 20	87, 695 40	87, 896 50	49, 436 46	137, 332 96	27, 455 24	.....	22, 091, 648	.....	.40	53.34
Globe Fire	78, 769 74	38, 338 30	34, 014 85	23, 630 92	57, 645 77	21, 123, 97	.....	19, 639, 815	.....	.17	43.18
Greenwich	391, 218 17	221, 761 25	265, 241 58	118, 274 45	383, 516 03	10, 732 14	.....	101, 159, 725	34, 659, 844	.26	67.25
Guardian Fire	27, 100 00	11, 320 00	11, 320 00	8, 130 60	19, 450 00	7, 650 00	.....	3, 141, 260	.....	.36	41.77
Hamilton Fire	68, 470 00	35, 808 00	35, 237 00	20, 541 00	55, 778 00	12, 692 00	.....	11, 673, 373	5, 000	.30	51.46
Hanover Fire	272, 176 73	164, 760 07	154, 177 63	81, 653 02	235, 830 65	36, 346 08	.....	44, 328, 810	.....	.35	56.65

TABLE No. XV — (Continued).

COMPANIES.	Fire premiums received.	Fire losses paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.			BALANCE.		RISKS WRITTEN.		RATIO OF FIRE LOSSES INCURRED TO	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire.	Marine and inland.	Fire risks written.	Fire premiums received.
Home.....	\$599,030 32	\$306,166 68	\$286,735 27	\$179,709 09	\$466,414 36	\$132,585 96	.....	\$84,263,328	.....	.34	47.87
Howard.....	97,251 95	55,157 83	49,219 97	29,175 59	78,395 56	18,856 39	.....	17,241,456	.....	.29	50.61
Jefferson.....	39,621 20	13,556 42	15,283 39	11,886 36	27,169 75	12,451 45	.....	9,110,272	.....	.17	38.57
Kings County Fire.....	62,609 29	18,290 55	21,319 94	18,782,79	40,102 77	22,506 52	.....	9,898,327	.....	.22	34.05
Knickerbocker Fire....	46,638 13	24,589 58	25,501 77	13,991 44	39,493 21	7,144 92	.....	9,277,691	.....	.27	54.68
La Fayette Fire.....	62,127 07	43,316 56	46,431 56	18,638 12	65,069 68	.....	\$2,942 61	7,039,895	.....	.66	74.74
Long Island.....	92,919 70	59,268 57	57,641 60	27,884 91	79,526 51	13,423 19	.....	25,594,258	.....	.20	55.56
Manuf. and Builders' F.	111,668 17	54,723 73	55,881 60	33,500 45	89,382 05	22,286 12	.....	22,929,321	.....	.24	50.04
Mechanics' Fire.....	135,867 13	32,480 91	30,591 27	40,760 14	71,351 41	64,515 72	.....	22,113,038	.....	.14	22.52
Mercantile Fire.....	23,083 36	16,113 95	15,885 98	6,925 01	22,810 99	272 37	.....	3,605,990	.....	.34	68.82
Merchants'.....	97,778 93	35,498 70	49,287 25	29,333 68	78,630 93	19,158 00	.....	14,192,735	.....	.35	50.41
Montauk Fire.....	77,250 49	46,756 00	42,825 93	23,175 15	66,001 03	11,219 41	.....	12,747,715	.....	1.34	55.44
Nassau Fire.....	43,700 00	20,977 83	21,921 65	13,110 00	35,031 65	8,668 35	.....	9,936,939	\$34,504	.22	50.16
National Fire.....	100,846 35	48,236 15	44,548 88	30,253 90	74,802 78	26,043 57	.....	19,282,241	.....	.23	44.18
New York Bowery F..	191,717 74	123,825 68	113,814 47	57,515 32	171,329 79	20,387 95	.....	33,162,164	.....	.34	59.37
New York Equitable...	33,200 87	18,524 83	14,755 13	9,960 26	24,715 39	8,485 48	.....	8,672,500	.....	.17	44.44
New York Fire.....	78,704 00	56,056 00	55,922 00	23,611 20	79,533 20	.....	829 20	11,706,992	.....	.48	71.05
Niagara Fire.	471,656 78	189,596 62	178,592 65	141,497 03	320,089 68	151,567 10	.....	72,268,456	.....	.25	37.86
North River.....	21,786 08	6,212 87	5,600 87	6,535 82	12,136 69	9,649 39	.....	5,044,232	.....	.11	25.71
Pacific Fire.....	118,448 49	71,370 54	68,852 54	35,531 55	104,387 09	14,061 40	.....	20,761,386	.....	.33	58.13
Park Fire.....	46,823 61	39,897 22	37,924 00	14,047 08	51,971 08	.....	5,147 47	9,101,570	.....	.42	80.99
People's Fire.....	73,373 95	50,001 03	51,647 18	22,012 19	73,659 37	.....	285 42	10,431,181	.....	.50	70.39
Peter Cooper Fire.	22,528 00	3,975 57	3,305 67	6,758 40	10,061 07	12,463 93	.....	9,295,855	.....	.04	14.67
Phoenix.....	966,686 40	373,735 24	357,844 75	290,005 92	647,850 67	318,835 73	.....	137,713,321	\$143,911,891	.26	37.02
Re-Assurance.....	38,740 92	33,647 93	30,546 31	11,622 28	42,168 62	.....	3,427 70	6,524,421	.....	.47	78.85
Rochester German.....	118,010 11	86,272 04	89,411 70	35,403 03	124,814 73	.....	6,804 62	14,544,471	.....	.61	75.77
Rutgers Fire.....	40,228 65	15,915 01	16,061 46	12,071 60	28,133 06	12,105 59	.....	8,097,079	.....	.20	39.92
Standard Fire.....	46,553 21	20,973 68	20,729 38	13,965 96	34,695 34	11,857 87	.....	8,671,830	.....	.24	44.53
Sterling Fire.....	55,472 89	42,036 06	37,243 72	16,641 87	53,885 59	1,587 30	.....	8,641,411	.....	.43	67.14
Stuyvesant.....	76,693 10	36,863 71	35,117 35	23,007 93	58,125 28	18,567 82	.....	13,989,885	.....	.25	45.79

Union Fire.....	25,959 33	9,600 39	9,000 29	7,787 80	17,288 09	8,571 24	.....	3,270,554	.....	29	36.98
United States Fire.....	43,615 36	16,806 52	17,274 41	13,084 61	30,359 02	13,256 34	.....	9,366,850	.....	.18	39.61
Westchester Fire.....	170,044 15	100,339 86	85,383 76	51,013 25	136,397 01	33,647 14	.....	26,689,779	.....	.32	50.21
Williamsburgh City Fire	363,749 94	159,773 35	159,335 64	109,124 98	268,460 62	95,289 32	.....	45,135,432	.....	.35	43.80
Totals	\$8,404,071 07	\$4,246,598 07	\$4,167,240 50	\$2,521,221 32	\$6,688,461 82	\$1,798,891 97	\$83,282 72	\$1,566,597,978	\$343,024,668	.26	49.59

JOINT-STOCK FIRE AND FIRE-MARINE INSURANCE COMPANIES OF OTHER STATES.

Aetna, Conn.....	\$527,526 00	\$350,393 00	\$327,066 00	\$158,257 80	\$485,323 80	\$42,202 20	.....	\$56,554,304	\$27,917,045	.58	62.00
American, Mass.....	34,014 54	20,092 62	23,312 30	10,204 36	33,516 66	497 08	.....	4,887,100	.....	.48	68.54
American, N. J.....	51,417 25	28,744 60	25,443 07	15,434 18	40,877 25	10,570 00	.....	8,850,244	.....	.29	49.45
American Fire, Pa.....	108,290 56	57,288 50	55,096 91	32,487 77	87,684 08	20,706 48	.....	12,683,045	.....	.43	50.88
American Central, Mo.	71,813 05	44,615 53	47,924 41	21,543 91	59,468 32	2,341 73	.....	5,943,281	.....	.81	66.74
Atlantic F. & M., R. I.	10,156 92	7,955 10	5,420 15	2,047 67	8,467 22	1,689 70	.....	1,399,415	.....	.39	53.36
Boardman's F. & M., Pa.	35,471 61	26,861 22	25,413 47	10,641 48	36,054 95	.....	\$583 34	3,168,795	.....	.80	71.64
California, Cal.....	43,050 20	26,483 81	25,249 14	12,915 66	28,764 26	4,886 00	.....	5,392,385	.....	.47	58.65
Citizens', Mo.....	12,008 40	2,880 72	2,880 72	3,502 52	5,183 24	5,525 16	.....	1,223,289	.....	.23	26.90
Citizens', Ohio.....	17,766 75	30 00	30 00	5,330 33	5,360 03	12,406 72	.....	1,552,657	.....	.....	.....
Citizens', Pa.....	51,272 68	30,036 72	34,290 07	15,381 80	49,671 87	1,600 81	.....	5,935,700	.....	.58	66.88
Commercial, Cal.....	44,950 23	30,460 07	26,204 31	13,485 07	39,689 38	5,260 85	.....	3,830,550	.....	.68	58.30
Concordia Fire, Wis...	23,296 15	10,815 77	15,479 81	6,988 81	20,468 65	2,827 50	.....	3,254,385	.....	.41	57.86
Connecticut Fire, Conn.	142,635 64	108,309 52	96,441 79	42,790 69	139,232 48	3,403 16	.....	13,189,400	.....	.73	67.61
Detroit F. & M., Mich..	10,928 09	6,552 77	5,585 18	3,278 43	8,863 61	2,064 48	.....	1,459,221	164,075	.38	51.11
Elhot, Mass.....	11,405 00	4,684 00	3,584 00	3,421 50	7,005 50	4,399 50	.....	1,818,247	.....	.20	31.43
Equitable F. & M., R. I.	32,742 89	16,459 29	16,037 16	9,822 87	25,860 03	6,182 86	.....	4,401,672	.....	.36	48.93
Fire Ass'n of Phil., Pa.	247,388 94	173,909 41	170,355 32	74,216 68	244,572 00	2,816 94	.....	24,303,919	.....	.71	68.86
Fireman's Fund, Cal...	76,698 29	42,134 75	41,823 52	23,009 49	64,833 01	11,865 28	.....	9,102,902	.....	.46	51.54
F. I. Co., Co. Phil., Pa..	37,762 43	22,321 92	22,256 67	11,323 73	33,585 40	4,177 03	.....	3,303,206	.....	.67	53.94
Firemen's, Md.....	14,573 89	12,359 28	11,148 51	4,372 17	15,520 68	.....	946 79	1,763,724	.....	.63	76.50
Firemen's, N. J.....	46,994 03	23,598 44	23,760 27	14,098 21	37,858 48	9,135 55	.....	6,001,119	.....	.40	50.56
Firemen's, Ohio.....	28,586 81	16,885 18	21,531 56	8,576 04	30,107 60	.....	1,520 79	2,564,517	.....	.84	75.32
Franklin Fire, Pa.....	83,649 48	42,832 68	42,832 68	25,094 84	67,927 52	15,721 96	.....	8,878,052	.....	.48	51.21
German Fire, Pa.....	45,216 41	34,574 60	39,930 36	13,564 92	53,495 28	.....	8,278 87	4,674,420	.....	.85	83.31
Girard F. & M., Pa.....	15,667 17	6,384 50	4,344 03	4,700 15	9,044 18	6,622 99	.....	1,935,893	.....	.22	27.73
Hartford Fire, Conn....	303,251 20	223,266 59	195,573 86	90,976 26	286,150 12	16,704 08	.....	21,260,236	.....	.81	61.49
Home Mutual, Cal.....	13,026 30	8,405 17	7,227 43	3,907 89	11,135 32	1,890 98	.....	1,217,114	.....	.59	55.48
I. Co., N. America, Pa.	240,464 00	136,035 00	137,122 00	72,139 20	209,261 20	31,202 80	.....	28,096,105	73,931,000	.49	57.02
I. Co., St. of Penn., Pa..	24,999 96	15,704 62	14,599 15	7,499 99	22,099 14	2,900 82	.....	3,165,525	2,300,998	.46	58.40
Jersey City, N. J.....	4,387 50	5,343 66	4,359 52	1,316 25	5,675 77	.....	1,288 27	725,035	.....	.60	99.32
Louisville Underw., Ky.	162 25	.....	.....	48 67	48 67	113 58	.....	15,850	.....	.....	.....
Manufac. and Mer., Pa.	24,009 36	17,481 31	21,204 87	7,202 81	28,407 68	.....	4,398 32	2,761,772	.....	.77	88.32
Marine, Mo.....	6,869 28	109 54	109 54	2,060 78	2,170 32	4,698 96	.....	1,076,407	.....	.01	1.50
Mechanics', Pa.....	43,166 39	28,195 97	23,963 01	12,949 92	36,912 93	6,253 46	.....	4,714,652	.....	.51	55.51

TABLE No. XV—(Continued).

COMPANIES.	Fire premiums received.	Fire losses paid.	LOSSES INCURRED AND ESTIMATED EXPENSES.			BALANCE.		RISKS WRITTEN.		RATIO OF FIRE LOSSES INCURRED TO	
			Fire losses incurred.	Estimated expenses at 30 per cent of receipts.	Total.	Profit.	Loss.	Fire	Marine and inland.	Written.	Fire premiums received.
Mercantile, Ohio.....	\$15,016 54	\$8,388 74	\$7,885 14	\$4,504 96	\$12,390 10	\$2,626 44	.....	\$2,084,868	\$55,856	.38	52.51
Merc'tile F. & M., Mass.	20,150 00	11,506 13	15,396 40	6,045 00	21,441 40	.....	\$1,291 40	3,130,284	.....	.49	76.49
Merchants', N. J.....	96,907 40	61,550 64	64,667 84	29,072 22	93,740 06	3,167 34	.....	13,985,699	.....	.46	66.73
Merchants', R. I.....	28,134 32	28,230 16	27,742 18	11,440 30	39,182 48	.....	1,048 16	4,576,773	.....	.61	72.75
Mich. F. & M., Mich...	22,244 44	23,792 41	22,371 61	6,673 33	29,044 94	.....	6,800 50	1,885,430	.....	1.19	100.57
Milw. Mec. Mut., Wis...	35,102 23	16,576 58	17,751 58	10,530 67	28,282 25	6,819 98	.....	2,964,907	.....	.60	50.57
National Fire, Conn...	48,560 63	35,026 41	32,131 58	14,568 19	46,699 77	1,860 86	.....	4,502,207	.....	.71	66.17
Neptune F. & M., Mass.	11,376 21	4,779 61	4,779 62	3,412 86	8,192 47	3,183 74	.....	1,696,078	.....	.28	42.10
Newark Fire, N. J.....	51,451 05	37,659 11	36,268 90	15,435 32	51,704 22	.....	253 17	7,441,268	.....	.49	70.49
New Ham. Fire, N. H...	88,031 15	46,923 19	42,138 24	26,409 34	68,547 58	19,483 57	.....	10,850,540	.....	.39	47.87
N. American, Mass....	16,620 49	17,685 73	16,269 37	4,986 15	21,255 52	.....	4,635 03	2,459,201	.....	.66	97.89
Northwest'n Nat., Wis.	21,218 09	14,163 64	11,689 24	6,365 43	18,054 67	3,163 42	.....	2,894,190	.....	.40	55.09
Orient, Conn.....	105,354 84	71,230 96	65,278 48	31,606 45	96,884 93	8,469 91	.....	12,268,642	.....	.53	62.06
Pennsylvania, Pa.....	33,302 25	39,337 95	39,562 85	9,990 68	49,553 51	.....	16,251 26	4,223,496	.....	.94	118.80
Pennsylvania F., Pa...	108,884 70	69,289 52	69,884 15	32,665 41	102,549 56	6,335 14	.....	12,315,607	.....	.57	64.18
People's, Pa.....	42,633 69	31,685 48	34,043 93	12,790 11	46,834 04	.....	4,200 35	3,912,361	.....	.87	79.85
Phoenix, Conn.....	251,261 74	151,482 96	135,595 50	75,378 52	210,974 02	40,287 72	.....	24,455,709	.....	.55	53.97
Prescott, Mass.....	50,078 05	31,645 11	36,001 07	15,023 41	51,024 48	.....	946 43	4,528,924	.....	.79	71.89
Provi. Wash., R. I.....	70,508 03	75,624 60	65,088 39	21,152 41	86,240 80	.....	15,732 77	9,657,026	13,727,257	.67	92.31
Reading Fire, Pa.....	21,974 14	26,320 42	22,847 60	6,592 24	29,439 84	.....	7,465 70	2,609,909	.....	.88	104.00
Reliance, Pa.....	24,745 79	4,089 40	4,139 30	7,423 74	11,563 04	13,182 75	.....	3,333,888	.....	.12	16.73
St. Paul F. & M., Minn.	48,122 55	26,862 94	25,618 80	14,436 77	40,055 57	8,066 98	.....	4,759,440	449,240	.51	53.23
Security, Conn.....	23,254 82	11,515 56	9,495 59	6,976 44	16,472 03	6,782 79	.....	2,357,100	51,100	.40	40.83
Sp'field F. & M., Mass.	161,300 61	107,184 57	98,286 35	48,390 18	146,676 53	14,624 08	.....	15,333,151	.....	.64	60.93
Spring Garden, Pa.....	35,009 35	16,172 89	15,713 24	10,502 80	26,216 04	8,793 31	.....	4,639,739	.....	.34	44.88
Sun, Cal.....	6,968 69	5,237 34	2,720 80	2,090 61	4,811 44	2,157 25	.....	1,292,781	.....	.21	39.04
Traders', Ill.....	56,554 80	52,206 79	52,085 40	16,966 44	69,051 84	.....	12,497 04	4,820,629	.....	1.08	92.09
Union, Cal.....	34,506 35	10,891 95	10,891 95	10,351 91	21,243 85	13,262 50	.....	3,616,284	.....	.30	31.55
United Firemen's, Pa...	39,950 87	25,355 88	27,481 43	11,985 26	39,466 69	484 18	.....	4,461,587	.....	.61	68.79
Wash. F. & M., Mass...	132,980 72	76,439 19	73,884 19	39,891 21	113,778 40	19,202 32	.....	24,318,712	.....	.34	55.56
Western, Pa.....	28,132 49	14,618 59	16,932 49	8,439 75	25,372 24	2,760 25	.....	3,148,105	.....	.54	60.19
Totals.....	\$4,225,989 68	\$2,745,800 41	\$2,620,243 98	\$1,267,796 90	\$3,888,040 85	\$426,086 99	\$88,183 19	\$463,631,713	\$118,034,571	.55	62.03

MUTUAL FIRE INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.									
Farmers' York. Pa ...	\$43, 190 48	\$42, 657 57	\$39, 355, 57	\$12, 957 14	\$52, 312 71	.....	\$9, 122 23	\$3, 852, 450	1.02 91.11
FOREIGN FIRE INSURANCE COMPANIES — UNITED STATES BRANCHES.									
British America, Tor...	\$70, 400 36	\$49, 041 47	\$43, 885 31	\$21, 120 11	\$65, 005 42	\$5, 394 94	.....	\$6, 443, 902	.68 62.34
City of London, Lon...	132, 999 57	95, 540 36	77, 557 98	39, 899 87	117, 457 85	15, 541 72	.....	13, 974, 894	.56 58.31
Commerc'l Union, Lon.	421, 377 07.	272, 901 29	234, 214 97	126, 413 12	360, 028 09	60, 748 98	.....	59, 254, 384	.40 55.58
Fire Ins. Ass'n, Lon..	138, 721 03	106, 031 16	101, 211 22	41, 616 31	142, 827 53	.....	\$4, 106 50	15, 171 663	.67 72.97
Guardian, London	200, 332 02	109, 723 04	96, 682 64	60, 099 61	156, 782 25	43, 549 77	.....	31, 278, 331	.29 48.26
Hamburg-Bremen, H'g.	174, 425 88	129, 425 70	117, 685 70	52, 327 76	170, 013 43	4, 412 42	.....	21, 191, 818	.55 67.47
Imperial, London.....	259, 241 54	194, 164 09	175, 573 00	77, 772 46	253, 345 46	5, 896 08	.....	22, 601 052	.79 67.73
Lancashire, Manchester	297, 487 75	214, 604 24	210, 894 19	89, 216 33	300, 140 52	.....	2, 652 77	39, 848, 208	.53 70.89
Lion, London.....	60, 756 83	46, 088 28	41, 005 65	18, 227 05	59, 232 70	1, 524 13	.....	5, 923, 750	.69 67.49
Liv. & Lon. & Gl., Liv.	834, 372 30	497, 187 58	472, 712 32	250, 211 69	723, 024 01	111, 348 29	.....	125, 153 470	.38 56.65
Lon. & Lancash'c, Lon.	263, 367 19	167, 631 81	164, 703 98	79, 010 16	243, 714 14	19, 653 05	.....	40, 240, 379	.49 62.54
Lon. Assur. Cor., Lon..	142, 666 00	88, 184 00	72, 051 00	42, 889 80	114, 940 80	28, 025 20	.....	26, 556, 739	.27 53.87
N'th Brit. & Mer., Lon.	364, 878 85	198, 250 64	186, 925 59	109, 463 66	296, 389 25	68, 489 60	.....	72, 893 456	.26 51.23
Northern, London	171, 161 17	105, 056 23	98, 463 05	51, 348 35	149, 811 40	21, 349 77	.....	27, 735, 302	.36 57.53
Norwich Union, Nor.	162, 404 03	102, 030 41	95, 502 48	48, 721 21	145, 223 69	17, 180 34	.....	27, 888, 742	.35 59.42
Phoenix, London.....	262, 306 41	165, 516 14	150, 031 00	78, 718 92	228, 749 92	33, 646 49	.....	47, 540, 565	.32 57.18
Queen, Liverpool	182, 957 58	80, 669 49	88, 000 91	54, 887 27	142, 888 18	40, 069 40	.....	33, 960, 050	.26 48.10
Royal, Liverpool.....	644, 444 55	328, 992 58	294, 199 58	193, 333 36	487, 532 94	156, 911 61	.....	102, 040, 694	.29 45.52
Scot. U'n & Nat., Ed'h.	74, 800 65	49, 450 89	46, 101 69	22, 443 20	68, 544 89	6, 235 76	.....	7, 231, 200	.64 61.62
Sun Fire Office, Lon....	278, 166 00	172, 304 00	165, 993 00	83, 449 80	249, 442 80	28, 723 20	.....	33, 388, 840	.50 59.67
Transatlantic, Hamb'g.	41, 339 88	21, 771 92	23 136 52	12, 401 96	35, 538 48	5, 801 40	.....	4, 862, 555	.48 55.97
United F. Rein., Man..	114, 231 00	71, 350 00	79, 961 00	34, 269 30	114, 230 30	70	.....	16, 067, 544	.50 70.00
Western, Toronto.....	101, 967 01	47, 879 27	40, 575 74	34, 590 10	71, 165 84	30, 801 17	.....	7, 662, 788	.53 39.79
Totals	\$5, 395, 204 67	\$3, 313, 777 59	\$3, 073, 068 52	\$1, 618, 561 40	\$4, 696, 629 92	\$705, 334 02	\$6, 759 27	\$788, 910, 326	.33 57.05
RECAPITULATION.									
N. Y. S. J. S. F. & F.-	\$8, 404, 071 07	\$4, 246, 598 07	\$4, 167, 240 50	\$2, 521, 221 32	\$6, 688, 461 82	\$1, 798, 891 97	\$83, 282 72	\$1, 566, 597, 978	.26 49.59
M. Ins. Cos.....	4, 225, 989 68	2, 745, 800 41	2, 620, 243 98	1, 267, 796 90	3, 888, 040 88	426, 086 99	88, 138 19	468, 631, 713	.55 62.03
J. S. F. & Fire-M. Ins.	43, 190 48	42, 667 57	39, 355 57	12, 957 14	52, 312 71	.....	9, 122 23	3, 852, 450	1.02 91.11
Cos. of other States..	5, 395, 204 67	3, 313, 777 59	3, 078, 068 52	1, 618, 561 40	4, 696, 629 92	705, 334 02	6, 759 27	788, 910, 326	.33 57.05
Mutual Fire Ins. Cos. of									
other States.....									
Foreign Fire Ins. Cos.									
(U. S. branches).....									
Aggregate	\$18, 008, 455 90	\$10, 348, 843 64	\$9, 904, 908 57	\$5, 420, 536 76	\$15, 325, 445 33	\$2, 930, 312 98	\$187, 302 41	\$2, 827, 992, 467	.35 54.82

TABLE No. XVI.

Showing name, location and names of officers of each Fire, Fire-Marine and Marine Insurance Company now authorized to transact business in this State.

COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
<i>Etna</i>	Hartford, Conn.....	January 1, 1850	Lucius J. Hendee.	Jotham Goodnow.
<i>Agricultural</i>	Watertown, N. Y.....	February 17, 1853	Isaac Munson.....	H. M. Stevens.
<i>Albany</i>	Albany, N. Y.....	March 8, 1811	J. Howard King.....	John E. McElroy.
<i>American</i>	Boston, Mass.....	February 21, 1851	Francis Peabody.....	J. W. Field.
<i>American Fire</i>	120 Broadway, N. Y.....	April 20, 1857	James M. Halsted.....	David Adee.
<i>American Central</i>	St. Louis, Mo.....	September 9, 1870	George T. Cram.....	Charles Christensen.
<i>American Exchange Fire</i>	26 Nassau street, N. Y	March 1, 1859	William Raynor	Thomas Clark, Jr.
<i>American Fire</i>	Philadelphia, Pa.....	January 1, 1850	T. H. Montgomery.....	Albert C. L. Crawford.
<i>American</i>	Newark, N. J.....	December 23, 1872	F. H. Harris	J. H. Worden.
<i>Atlantic F. and M.</i>	Providence, R. I.....	May 2, 1872	Jeremiah S. Parish	T. W. Hayward.
<i>Atlantic Mutual</i>	51 Wall street, N. Y.....	April 11, 1842	John D. Jones.....	Joseph H. Chapman.
<i>Boatman's F. and M.</i>	Pittsburg, Pa.....	March 21, 1881	Oliver P. Seale.....	Henry H. Schenck.
<i>Boston Marine</i>	Boston, Mass.....	March 2, 1874	R. B. Fuller.....	Thomas H. Lord.
<i>Boylston Mutual</i>	Boston, Mass.....	December 1, 1874	Joseph W. Balch.....	Washington Glover.
<i>British America</i>	Toronto, Ontario.....	July 17, 1874	.....	Silas P. Wood.
<i>British and Foreign Marine</i>	Liverpool, England.....	August 7, 1876	L. Allyn Wight	Attorney.
<i>Broadway</i>	158 Broadway, N. Y.....	December 17, 1849	Hiram M. Forrester	E. B. Magnus.
<i>Brooklyn Fire</i>	22 Court street, Brooklyn.....	April 3, 1824	Francis P. Fernald.....	B. T. Rhoads, Jr.
<i>Buffalo German</i>	Buffalo, N. Y.....	February 15, 1867	Philip Becker.....	O. J. Eggert.
<i>California</i>	San Francisco, Cal.....	August 9, 1883	C. T. Hopkins.....	L. L. Brownwell.
<i>China Mutual</i>	Boston, Mass.....	January 28, 1881	W. Perkins.....	George L. Deblois.
<i>Citizens'</i>	St. Louis Mo.....	February 13, 1885	J. B. M. Kehlör.....	John P. Harrison.
<i>Citizens'</i>	156 Broadway, N. Y.....	April 28, 1836	James M. McLeah	Frank M. Parker.
<i>Citizens'</i>	Cincinnati, Ohio.....	July 6, 1885	F. X. Reno.....	John B. Abernathy.
<i>Citizens'</i>	Pittsburg, Pa.....	March 20, 1882	Wm. G. Johnston.....	Walter Morris.
<i>City Fire</i>	111 Broadway, N. Y.....	April 26, 1833	Samuel Townsend.....	David J. Blauvelt.
<i>City of London</i>	London, England.....	February 6, 1882	John C. Paige.....	Manager.
<i>Clinton Fire</i>	170 Broadway, N. Y.....	July 9, 1850	G. T. Patterson, Jr.....	C. E. W. Chambers.
<i>Commerce</i>	Albany, N. Y.....	May 31, 1859	G. A. Van Allen	Richard V. De Witt
<i>Commercial</i>	San Francisco, Cal.....	February 26, 1872	John H. Wise.....	Charles A. Laton.
<i>Commercial Mutual</i>	42 Wall street, N. Y.....	April 12, 1842	W. I. Comes	Henry D. King.
<i>Commercial Union</i>	London, England.....	January 13, 1871	Pell and Sewall.....	Managers.

Concordia Fire.....	Milwaukee, Wis.....	March	7, 1870	Jobst H. Buening.....	Gustav Wollaegeer.
Connecticut Fire.....	Hartford, Conn.....	January	17, 1872	J. D. Browne.....	Charles R. Burt.
Continental.....	100 Broadway, N. Y.....	January	6, 1853	H. H. Lamport.....	Cyrus Peck.
Delaware Mutual Safety.....	Philadelphia, Pa.....	December	30, 1885	Thomas C. Hand.....	Henry Lylburn.
Detroit F. and M.....	Detroit, Mich.....	April	1, 1869	William A. Butler.....	James J. Clark.
Dutchess County Mutual.....	Poughkeepsie, N. Y.....	April	12, 1836	Peter R. Sleight.....	Lewis H. Vail.
Eagle Fire Company.....	71 Wall street, N. Y.....	April	4, 1806	Alexander J. Clinton.....	T. J. Gaines.
Eliot.....	Boston, Mass.....	January	29, 1873	Greenleaf C. George.....	Alonzo P. Curtis.
Empire City Fire.....	166 Broadway, N. Y.....	October	3, 1850	Lindley Murray, Jr.....	D. J. Burtis.
Equitable F. and M.....	Providence, R. I.....	September	22, 1860	Fred. W. Arnold.....	James E. Tillinghast.
Eric Conny Mutual.....	Buffalo, N. Y.....	March	14, 1874	August Beck.....	Joseph Timmerman.
Exchange Fire.....	41 Pine street, N. Y.....	May	14, 1853	Richard C. Combes.....	G. W. Montgomery.
Farmers' Fire.....	York, Pa.....	August	30, 1873	G. Edward Hersh.....	David Strickler.
Farragut Fire.....	346 Broadway, N. Y.....	January	29, 1872	John E. Leflingwell.....	Samuel Darbee.
Fire Association.....	Philadelphia, Pa.....	November	18, 1872	Jesse Lightfoot.....	W. S. Winship.
Fire Insurance Association.....	London, England.....	March	8, 1881	William Palon Clirehugh.....	Manager.
Firemen's Fund.....	San Francisco, Cal.....	January	2, 1869	David J. Staples.....	William J. Dutton.
Fire Ins. Co., County of Philadelphia.....	Philadelphia, Pa.....	May	31, 1881	James N. Stone.....	John W. Dulles.
Firemen's.....	153 Broadway, N. Y.....	April	19, 1825	John F. Halsted.....	P. Hanford Oakley.
Firemen's.....	Baltimore, Md.....	May	25, 1877	James M. Anderson.....	William Armstrong.
Firemen's.....	Dayton, Ohio.....	May	21, 1874	S. Craighead.....	H. N. Williams.
Firemen's.....	Newark, N. J.....	November	4, 1871	S. R. W. Heath.....	Charles Colyer.
Franklin.....	Columbus, Ohio.....	January	25, 1866	P. W. Huntington.....	H. O. O'Kane.
Franklin Fire.....	Philadelphia, Pa.....	January	1, 1850	James W. McAllister.....	Ezra T. Cresson.
General Marine.....	Dresden, Saxony.....	October	30, 1869	J. Bertschmann.....	Attorney.
German American.....	115 Broadway, N. Y.....	March	6, 1872	Emil Oelbermann.....	James A. Silvey.
German Fire.....	Pittsburg, Pa.....	March	26, 1881	C. Barchfeld.....	F. L. Gross.
Germania Fire.....	177 and 179 Broadway, N. Y.....	March	2, 1859	Rudolph Garrigue.....	Hugo Schumann.
Girard F. and M.....	Philadelphia, Pa.....	April	30, 1861	Alfred S. Gillett.....	Edwin F. Merrill.
Glen Cove Mutual.....	Glen Cove, N. Y.....	March	29, 1837	Ebenezer Kellum.....	Daniel V. Weeks.
Glens Falls.....	Glens Falls, N. Y.....	May	4, 1850	Russell M. Little.....	J. L. Cunningham.
Globe Fire.....	161 Broadway, N. Y.....	March	2, 1863	Alfred A. Reeves.....	Edgar E. Holley.
Greenwich.....	161 Broadway, N. Y.....	May	5, 1834	Samuel C. Harriot.....	Mason A. Stone.
Great Western.....	50 Wall street, N. Y.....	September	27, 1855	Ferdinand Motz.....	William T. Lockwood.
Guardian Fire.....	187 Broadway, N. Y.....	February	2, 1865	William C. Thompson.....	Walter K. Paye.
Guardian F. and L.....	London, England.....	September	24, 1872	H. E. Bowers.....	Manager.
Hamburg-Bremen.....	Hamburg, Germany.....	May	3, 1873	F. O. Afield.....	Manager.
Hamilton Fire.....	155 Broadway, N. Y.....	May	22, 1852	D. D. Whitney.....	D. D. Leeds.
Hanover Fire.....	40 Nassau street, N. Y.....	April	15, 1852	Benjamin S. Walcott.....	I. Remsen Lane.
Hartford Fire.....	Hartford, Conn.....	January	1, 1850	George L. Chase.....	C. B. Whiting.
Home.....	119 Broadway, N. Y.....	April	13, 1853	Charles J. Martin.....	John H. Washburn.
Home Mutual.....	San Francisco, Cal.....	April	19, 1884	J. F. Houghton.....	Charles R. Story.
Howard.....	66 Wall street, N. Y.....	March	9, 1825	Henry A. Oakley.....	Charles A. Hull.

TABLE No. XVI — (Continued).

COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Imperial.....	London, England.....	May 21, 1868	John C. Paige.....	Manager. Greville F. Fryer.
Insurance Co. of North America.....	Philadelphia, Pa.....	January 1, 1850	Charles Platt.....	Joseph H. Hollinshead.
Insurance Co. of State of Pennsylvania.....	Philadelphia, Pa.....	July 1, 1865	Henry D. Sherrerd.....	William B. Flowery.
Jefferson.....	111 Broadway, N. Y.....	March 4, 1824	Samuel E. Belcher.....	Henry C. Pearson.
Jersey City.....	Jersey City, N. J.....	November 17, 1885	N. Foote.....	
Kings County Fire.....	87 Broadway, Brooklyn, N. Y.....	October 21, 1858	William E. Horwill.....	E. S. Terhune.
Knickerbocker Fire..	64 Wall street, N. Y.....	March 23, 1787	Edmund W. Albro.....	William B. Hodgson.
La Fayette Fire.....	20 Court street, Brooklyn, N. Y.....	December 22, 1856	Hubert Giroux.....	George W. Hunt.
Lancashire.....	Manchester, England.....	June 4, 1872	E. Litchfield.....	Manager.
Lion Fire.....	London, England.....	November 2, 1880	M. Bennett, Jr.....	Manager.
Liverpool and London and Globe.....	Liverpool, England.....	January 1, 1850	James E. Pulsford.....	Manager.
London Assurance Corporation.....	London, England.....	June 17, 1872	James M. Duane.....	Manager.
Long Island.....	203 Montague street, Brooklyn.....	April 26, 1833	Jonathan Ogden.....	Henry Blatchford.
London and Lancashire.....	Liverpool, England.....	June 7, 1879	James Yercance.....	Manager.
Louisville Underwriters.....	Louisville, Ky.....	December 14, 1885	James Trabue.....	J. L. Shallcross.
Manufacturers and Builders' Fire.....	152 Broadway, N. Y.....	November 19, 1870	Edward V. Loew.....	J. J. Nestell.
Manufacturers and Merchants'.....	Pittsburg, Pa.....	February 28, 1865	James I. Bennett.....	John D. Henry.
Marine.....	St. Louis, Mo.....	February 3, 1885	James A. Bartlett.....	Samuel G. Kennedy.
Marine Insurance Company (Limited).....	London, England.....	October 1, 1884	Percy Chubb.....	Attorney.
Mechanics' Fire.....	217 Montague street, Brooklyn.....	May 7, 1857	John H. Mott.....	Walter Nichols.
Mechanics'.....	Philadelphia, Pa.....	September 1, 1882	Francis McManus.....	John H. Davis.
Mercantile.....	Cleveland, Ohio.....	February 3, 1872	William J. Gordon.....	George A. Tisdale.
Mercantile Fire.....	166 Broadway, N. Y.....	January 15, 1852	William A. Anderson.....	C. W. Parnelee.
Mercantile Fire and Marine.....	Boston, Mass.....	April 25, 1872	George R. Rogers.....	B. F. Field, Jr.
Merchants'.....	151 Broadway, N. Y.....	April 20, 1850	John H. Morris.....	Isaac S. Mettler.
Merchants'.....	Providence, R. I.....	March 7, 1854	W. T. Rarton.....	William P. Goodwin.
Merchants'.....	Newark, N. J.....	November 14, 1871	Henry Powles.....	James R. Mullikin.
Michigan Fire and Marine.....	Detroit, Mich.....	August 1, 1882	Francis Palms.....	E. C. Preston.
Milwaukee Mechanics' Mutual.....	Milwaukee, Wis.....	May 22, 1884	Christian Preusser.....	Adolf J. Cramer.
Montauk Fire.....	24 Court street, Brooklyn.....	May 27, 1857	Daniel F. Fernald.....	George F. Malby.
Mutual Fire.....	155 Broadway, N. Y.....	June 10, 1882	George L. Whitman.....	P. B. Armstrong.
Mutual Insurance Company.....	Albany, N. Y.....	May 3, 1836	Henry H. Martin.....	George N. Cuyler.
Nassau Fire.....	30 Court street, Brooklyn N. Y.....	February 3, 1852	Thomas B. Jones.....	William T. Lane.
National Fire.....	60 Wall street, N. Y.....	April 9, 1838	Henry T. Drowne.....	F. J. Walton.
National Fire.....	Hartford, Conn.....	January 2, 1872	Mark Howard.....	James Nichols.

TABLE No. XVI — (Continued)

Nephtune F. and M.	Boston, Mass.	October	23, 1874	George F. Osborne	Eugene B. Hinkley.
Newark Fire	Newark, N. J.	May	8, 1873	Charles S. Haines	John J. Henry.
New Hampshire Fire	Manchester, N. H.	July	5, 1873	James A. Weston	John C. French.
New York Bowery Fire	124 Bowery, N. Y.	April	24, 1833	John A. Delanoy, Jr.	Charles A. Blauvelt.
New York Equitable	58 Wall street, N. Y.	April	23, 1823	John Miller	Charles L. Gunn.
New York Fire	72 Wall street, N. Y.	April	18, 1832	Daniel Underhill	Augustus Colson.
New York Mutual (Marine)	61 William street, N. Y.	April	12, 1842	T. B. Bleeker, Jr.	Edward Laroque.
Niagara Fire	135 Broadway, N. Y.	July	31, 1850	Peter Notman	West Pollock.
North American	Boston, Mass.	January	29, 1873	Albert Bowker	E. E. Patridge.
North British and Mercantile	London and Edinburgh.	August	16, 1866	White & Blagden	Managers.
Northern Assurance	London, Eng.	January	1, 1876	H. H. Hall	Manager.
North River	202 Greenwich street, N. Y.	February	6, 1822	Waldo Hutchins.	Leonard Warner.
Northwestern National	Milwaukee, Wis.	September	28, 1872	Alexander Mitchell	John P. McGregor.
Norwich Union	Norwich, Eng.	March	20, 1879	Frame & Hare.	Managers.
Orient	Hartford, Conn.	January	3, 1872	John W. Brooks.	
Orient Mutual	43 Wall street, N. Y.	February	18, 1854	Eugene Dutilh.	Charles Irving.
Pacific Fire	470 Broadway, N. Y.	April	29, 1851	Thomas F. Jeremiah	Frank T. Stinson.
Park Fire	156 Broadway, N. Y.	March	30, 1853	William Jaffray	William Valentine.
Pennsylvania	Pittsburg, Pa.	August	23, 1854	Christian Yeager	Thomas D. Keller.
Pennsylvania Fire	Philadelphia, Pa.	October	18, 1867	John Devereux	John L. Thompson.
People's Fire	Pittsburg, Pa.	January	26, 1884	James Herdman	William F. Gardner.
People's Fire	168 Broadway, N. Y.	April	22, 1851	Fred. V. Price	A. C. Milne.
Peter Cooper Fire	Third avenue and Ninth street, N. Y.	April	7, 1853	Nathan C. Ely	William H. Riblet.
Phoenix	16 Court street, Brooklyn, N. Y.	September	10, 1853	Stephen Crowell	Philander Shaw.
Phoenix Assurance	London, Eng.	August	30, 1879	Alexander D. Irving	Manager.
Phoenix	Hartford, Conn.	September	4, 1854	Henry Kellogg	D. W. C. Skilton.
Prescott	Boston, Mass.	February	13, 1873	Franklin Greene	Francis H. Stevens.
Providence Washington	Providence, R. I.	June	7, 1872	J. H. De Wolf	J. B. Branch.
Queen	Liverpool, Eng.	May	5, 1866	J. A. Macdonald	Manager.
Reading Fire	Reading, Pa.	March	24, 1884	William A. Arnold	S. E. Ancona.
Re-Assurance	113 Broadway, N. Y.	October	2, 1883	John W. Murray	P. E. Rasor.
Reliance	Philadelphia, Pa.	March	31, 1885	Thomas C. Hill	William Chubb.
Richmond County Mutual	Richmond, N. Y.	March	30, 1836	Reuben Lord	C. Metcalf.
Rochester German	Rochester, N. Y.	February	16, 1872	Frederick Cook	H. F. Atwood.
Royal	Liverpool, Eng.	July	10, 1851	Edward F. Beddall	Manager.
Rutgers Fire	180 Chatham Square, N. Y.	October	1, 1853	Edward B. Fellows	Joseph F. Hanford.
Sea	Liverpool, Eng.	September	8, 1876	G. Benthall Rae	Attorney.
Security	New Haven, Conn.	September	21, 1874	Charles S. Leete	Herbert Mason.
Scottish Union and National	Edinburgh, Scotland	November	4, 1880	M. Bennett, Jr.	Manager.
Springfield Fire and Marine	Springfield, Mass.	August	13, 1851	J. N. Dunham	Sanford J. Hall.
Spring Garden	Philadelphia, Pa.	March	7, 1883	Nelson F. Evans	Jacob E. Peterson.
Standard Fire	52 Wall street, N. Y.	March	26, 1859	W. M. St. John	R. H. Myers.
St. Paul Fire and Marine	St. Paul, Minn.	January	30, 1872	C. H. Bigelow	C. B. Gilbert.

TABLE No. XVI — (Continued).

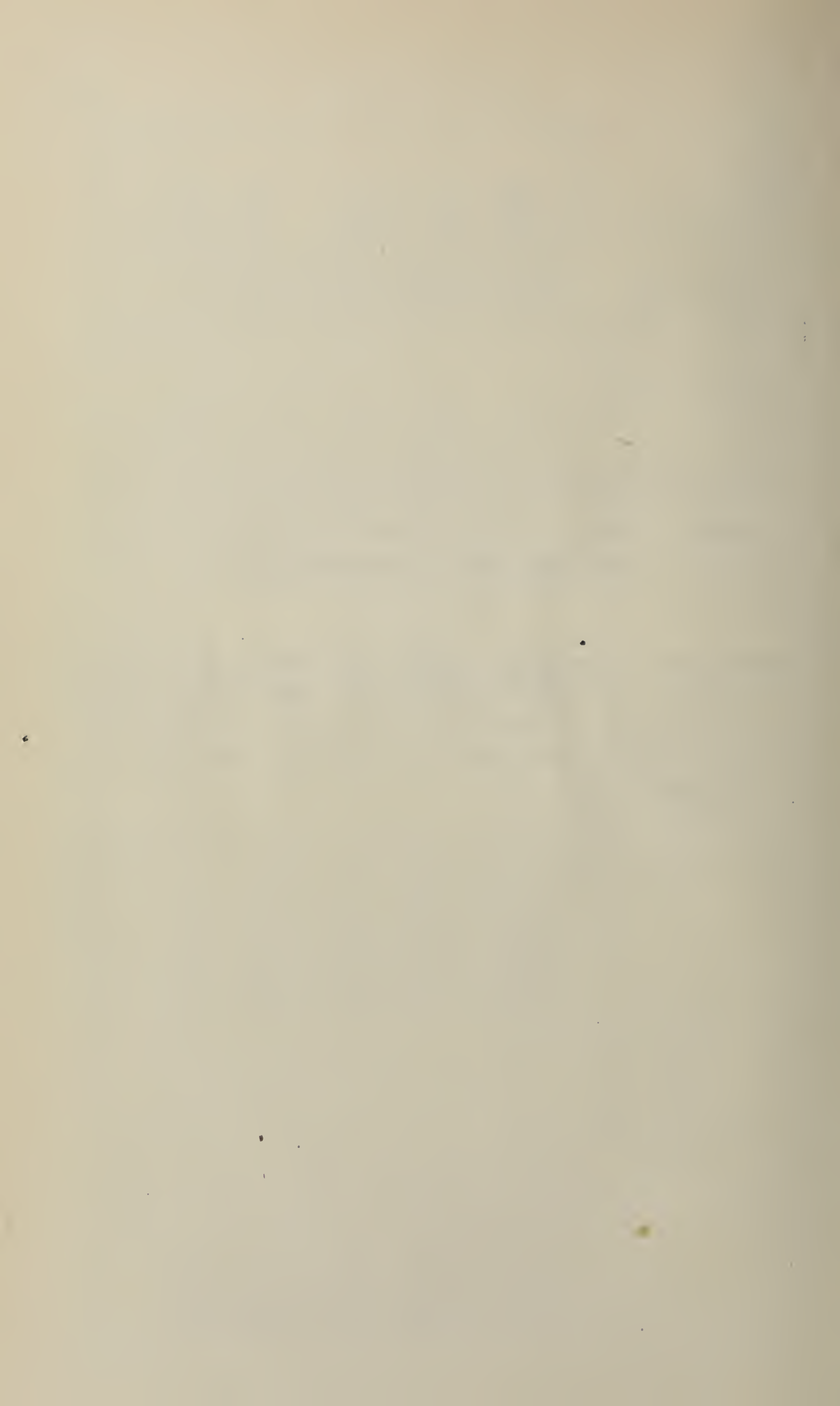
COMPANIES.	Location.	Date of organization or admission.	OFFICERS.	
			President.	Secretary.
Sterling Fire	167 Broadway N. Y.	January 18, 1864	Andrew L. Soulard.....	Louis P. Bayard.
Stuyvesant	122 Bowery, N. Y.	January 28, 1851	Samuel P. Patterson	George B. Rhoads.
Suffolk County Mutual	Peeonie, N. Y.	April 30, 1836	Hutchison H. Case.....	F. H. Overton.
Sun	San Francisco, Cal.	October 18, 1883	C. L. Taylor	Ed. E. Potter.
Sun Mutual	3 Nassau street, N. Y.	May 22, 1841	John P. Paulison.....	Charles W. Walton.
Sun Fire Office.....	London, England.....	August 1, 1882	U. S. Gilbert.....	Manager.
Switzerland Marine.....	Zurich, Switzerland.....	June 7, 1872	Jacob Bertschmann	Attorney.
Thames and Mersey Marine	Liverpool, England	October 9, 1880	A. J. Macdonald	Manager.
Traders'	Chicago, Ill.	August 31, 1872	E. Buckingham	R. J. Smith.
Transatlantic	Hamburg, Germany	September 13, 1877	E. Harbers.....	Manager.
Union.....	San Francisco, Cal.	August 12, 1881	Gustave Touchard	James D. Bailey.
Union Fire	Buffalo, N. Y.	June 16, 1874	Joseph Churchyard	Alexander Martin.
Union.....	Philadelphia, Pa.	September 6, 1877	W. S. Hassall	John M. Cowell.
Union Marine	Liverpool, England.....	October 14, 1880	James A. Whitlock	Attorney.
United Fire Reinsurance	Manchester, England.....	February 27, 1882	William Wood	Manager.
United Firemen's	Philadelphia, Pa.	April 23, 1879	Joseph L. Caven	Robert B. Beath.
United States Fire.. ..	115 Broadway, N. Y.	March 31, 1824	W. Wilson Underhill.....	George E. Coek.
Universal Marine.....	Liverpool, England.....	July 26, 1883	James Lawson	Attorney.
Washington F. and M.	Boston, Mass.	October 26, 1874	Isaac Sweetser	A. Willard Damon.
Westchester Fire	27 and 29 Pine street, N. Y.	March 14, 1837	G. R. Crawford	John Q. Underhill.
Western.....	Pittsburg, Pa.	June 10, 1884	Alexander Nimick	William P. Herbert.
Western Assurance.....	Toronto, Ont.	October 14, 1874	J. J. Kenny	Manager.
Williamsburgh City Fire.....	13 Broadway, Brooklyn, N. Y.	March 22, 1853	Edmund Driggs.....	N. W. Meserole.

THE COMPANIES AUTHORIZED, AS SHOWN IN THE ABOVE TABLE, ARE CLASSIFIED AS FOLLOWS :

	Fire & F.-M.		Marine.	Total.
New York, Joint-Stock.. ..	59		2	61
Other States, Joint-Stock	67		4	71
New York, Mutual.....	7		4	11
Other States, Mutual.....	1		1	2
Foreign Fire, Joint-Stock.....	23		8	31
Totals.....	157		19	176

NEW YORK STATE JOINT-STOCK FIRE
INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF THE JOINT-STOCK FIRE INSURANCE
COMPANIES OF THE STATE OF NEW YORK, SHOW-
ING THEIR CONDITION ON THE 31ST DAY OF DE-
CEMBER, 1885.



AGRICULTURAL INSURANCE COMPANY.

WATERTOWN.

[Organized and commenced business February 17, 1853, as a Mutual Insurance Company; changed to a joint-stock company January 10, 1863.]

ISAAC MUNSON, *President.*

H. M. STEVENS, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$147,812 48
Loans on bond and mortgage (first liens)	903,715 19
Loans on bond and mortgage upon which more than one year's interest is due (of which \$21,516.98 is in process of foreclosure)..	27,214 58
Interest due and unpaid on bond and mortgage loans.....	13,971 50
Interest accrued thereon.....	13,647 67

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$201,600 00	\$247,410 50	
Utica, C. and B. R. bonds.....	1,000 00	1,100 00	
Union Pacific R. R. bonds	2,000 00	2,340 00	
Tennessco State bonds.....	2,000 00	1,220 00	
N. Y. C. and H. R. R. R. Co. stock.....	60,000 00	63,300 00	
Union Pacific R. R. stock.....	20,000 00	11,200 00	
Illinois Central R. R. stock.....	10,000 00	14,000 00	
Illinois Central R. R. (leased line) stock.....	1,700 00	1,666 00	
Wells, Fargo & Co. stock	20,000 00	24,500 00	
Western Union Telegraph stock.....	63,000 00	50,235 00	
Watertown National Bank stock	5,000 00	6,000 00	
Total par and market values	\$391,300 00	\$423,001 50	423,001 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
National Union Bank stock	\$1,100 00	\$1,320 00	\$1,000 00	
American Express Co. stock.....	500 00	530 00	400 00	
Herkimer County Bank stock.....	1,500 00	2,100 00	384 77	
Jefferson Co. National Bank stock..	500 00	650 00	250 00	
Bond and mortgage.....	5,200 00	5,200 00	5,200 00	
Bond and mortgage.....	4,000 00	4,000 00	4,000 00	
Watertown National Bank stock....	1,000 00	1,200 00		
N. Y. C. and H. R. R. R. Co. stock..	3,000 00	3,180 00	3,189 39	
Western Union Telegraph stock.....	2,000 00	1,500 00		
Bagley & Sewall Co. stock.....	23,700 00	23,700 00	10,000 00	
Total amounts	\$42,500 00	\$43,380 00	\$24,424 16	24,424 16

Cash in office, \$7,090.45; in bank, \$185,687.37; total.....	192,777 32
Interest due and accrued on collateral loans.....	1,110 12
Premiums in due course of collection.....	61,075 25
Bills receivable, not matured, taken for premiums.....	22,022 70
All other assets, viz : Rents due and accrued.....	1,025 00

Aggregate amount of all actual, available Assets..... \$1,831,797 97

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$12,475 86
Losses unadjusted, including all reported and supposed losses.....	26,778 00
Losses resisted, including interest, costs and expenses.....	20,302 00

Net amount of unpaid losses and claims..... \$59,555 86

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$50,571 03
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	1,057,092 31
Total unearned premiums.....	\$1,107,663 34
Cash dividends to stockholders, unpaid.....	25 00
All other liabilities.....	8,333 34
Total liabilities, except capital and net surplus.....	\$1,175,577 54
Joint-stock capital paid up in cash.	500,000 00
Surplus beyond all liabilities.....	156,220 43
Aggregate Liabilities, including paid up capital and net surplus,	\$1,831,797 97

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$803,256 78
Deduct reinsurance, rebate and return premiums....	65,433 34
Net cash received for premiums (all fire).....	\$737,823 44
Interest received on bonds and mortgages	57,321 23
Interest and dividends received from all other sources.....	23,299 97
Received for rent	5,928 90
Aggregate Income received during the year in cash.....	\$824,373 54

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$418,261 09
Dividends paid	50,000 00
Commissions and brokerage	174,206 19
Salaries and other charges of officers, clerks and other employes'..	102,409 26
State, national and local taxes	14,335 18
All other payments.....	57,652 22
Aggregate Expenditures during the year in cash	\$816,863 94

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$228,978,444	\$2,051,078 64
Written or renewed in 1885.....	88,813,674	808,330 22
Totals	\$317,792,118	\$2,859,408 86
Deduct expirations and cancellations.....	83,002,201	707,710 72
In force December 31, 1885.....	\$234,789,917	\$2,151,698 14
Deduct amount reinsured	897,855	7,619 49
Net amount in force	\$233,892,062	\$2,144,078 65

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$14,697,322	\$101,142 06	1—2	\$50,571 03
1883.....	Three years.....	56,732,662	467,016 81	1—6	77,836 14
1884.....		62,147,233	546,246 45	1—2	273,123 22
1885.....		61,133,937	544,087 04	5—6	453,405 88
1881.....		7,040,524	90,580 33	1—10	9,058 03
1882.....	Five years.....	7,511,709	90,093 02	3—10	27,027 91
1883.....		8,034,761	96,459 56	1—2	48,229 78
1884.....		7,945,804	95,983 44	7—10	67,188 40
1885.....		8,648,110	112,469 94	9—10	101,222 95
Totals		\$233,892,062	\$2,144,078 65	.....	\$1,107,663 34

Answers to General Interrogatories.

Total premiums received since the organization of the Company...	\$10,121,483 80
Total losses paid since organization.....	4,765,737 80
Total cash dividends declared since the Company commenced business.....	580,000 00
Total dividends declared payable in stock since organization....	400,000 00
Total amount of the Company's stock owned by the directors at par value	258,600 00
Total amount loaned to stockholders and officers.....	12,374 16
Total amount of fire losses incurred during the year.....	429 836 93

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Canada	\$100,000 00
Virginia	15,000 00
North Carolina	10,000 00
Oregon	50,000 00

Business in the State of New York during the year.

Fire risks written.....	\$35,013,967 00
Premiums received	258,079 00
Losses paid.....	167,960 00
Amount of losses incurred	170,102 00
Amount paid the Comptroller for taxes on premiums.....	1,976 24
Amount paid the Comptroller for taxes on dividends to stockholders	1,250 00

ALBANY INSURANCE COMPANY.

ALBANY.

[Organized March 8, 1811; reorganized June 1, 1881.]

J. HOWARD KING, *President.* JOHN E. McELROY, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bonds and mortgages (first liens)	\$110,500 00
Interest accrued thereon.....	947 47

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$210,000 00	\$222,375 00	
Watervliet Turnpike and Railroad Co.....	15,000 00	15,600 00	
Louisville, New Albany and Chicago Railroad bonds,	5,000 00	5,125 00	
Northern Pacific Railroad bonds.....	20,000 00	22,900 00	
Total par and market values	\$250,000 00	\$266,000 00	266,000 00,
Cash in office, \$3,233.86: in bank, \$8,295.80: total			11,529 66
Interest due and accrued on stocks and bonds			233 33
Premiums in due course of collection.....			209 73
Aggregate amount of all actual, available Assets			\$389,420 19

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$5,793 20
Unearned premiums, at fifty per cent of premiums on fire risks running one year or less.....	\$32,672 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	14,035 99
Total unearned premiums	46,708 15
Salaries and other miscellaneous expenses, due and accrued.....	236 64
All other liabilities	873 18
Total liabilities, except capital and net surplus	\$53,611 17
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities	135,809 02
Aggregate Liabilities, including paid up capital and net surplus,	\$389,420 19

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$82,733 09	
Deduct reinsurance, rebate and return premiums.....	6,166 28	
Net cash received for premiums (all fire).....		\$76,571 81
Interest received on bonds and mortgages		5,868 20
Interest and dividends received from all other sources.....		9,600 00
Income from all other sources.....		2,814 71
Aggregate Income received during the year in cash.....		<u>\$94,854 72</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$55,469 78	
Deduct salvages and reinsurance.....	940 97	
Net amount paid for losses (all fire).....		\$54,528 81
Dividends paid.....		20,000 00
Commissions and brokerage		11,581 50
Salaries and other charges of officers, clerks and other employes...		6,888 47
State, national and local taxes.....		2,886 20
All other payments, viz.: Rent, printing, etc		2,314 52
Aggregate Expenditures during the year in cash		<u>\$98,199 50</u>

V. MISCELLANEOUS

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$11,246,094	\$98,458 97
Written or renewed in 1885.....	9,748,486	82,738 09
Totals	\$20,994,580	\$181,197 06
Deduct expirations and cancellations.....	9,792,231	86,737 67
In force December 31, 1885.....	\$11,201,349	\$94,459 39
Deduct amount reinsured.....	292,858	1,911 07
Net amount in force.....	<u>\$10,908,491</u>	<u>\$92,528 32</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$7,658,308	\$65,344 32	1—2	\$32,672 16
1884.....	Two years.....	4,314	25 51	1—4	6 38
1885.....		4,767	55 87	3—4	41 88
1883.....	Three years....	622,273	5,178 89	1—6	863 15
1884.....		1,155,354	8,869 35	1—2	4,434 67
1885.....	Four years.....	997,183	8,137 71	5—6	6,781 40
1883.....		2,667	23 80	3—8	8 91
1884.....	Five years.....	2,500	17 35	5—8	10 85
1885.....		900	11 55	7—8	10 09
1881.....	Six years.....	203,050	2,077 04	1—10	207 70
1882.....		68,750	638 00	3—10	191 40
1883.....	Seven years.....	71,121	823 22	1—2	411 61
1884.....		55,211	624 69	7—10	437 23
1885.....	Eight years.....	61,093	675 82	9—10	608 22
1883.....		1,000	25 20	9—10	22 50
Totals.....		<u>\$10, 08,491</u>	<u>\$92,528 32</u>		<u>\$46,708 15</u>

Answers to General Interrogatories.

Total premiums received since the reorganization of the company.....	\$345,521 65
Total losses paid since reorganization	175,562 43
Total cash dividends declared since then.....	100,000 00
Total amount of the company's stock owned by the directors at par value.....	49,560 00
Total amount of fire losses incurred during the year.....	<u>58,812 00</u>

Business in the State of New York during the year.

Fire risks written.....	\$7,365,375 00
Premiums received	54,255 78
Losses paid.....	33,906 29
Amount of losses incurred	34,553 54
Amount paid the Comptroller for taxes on premiums.....	431 97
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>500 00</u>

AMERICAN FIRE INSURANCE COMPANY.

No. 120 BROADWAY, N. Y.

[Organized April 30, 1857; commenced business May 1, 1857.]

JAMES M. HALSTED, *President.*

DAVID ADEE, *Secretary.*

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$79,720 00
Interest accrued thereon.....	729 12

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$600,000 00	\$692,625 00	
Delaware and Hudson Canal Co. bonds.....	50,000 00	59,000 00	
Delaware and Hudson Canal Co. stock.....	20,000 00	19,400 00	
Consolidated Gas Co. stock.....	71,000 00	69,580 00	
Rensselaer and Saratoga R. R. Co. stock.....	40,000 00	64,000 00	
National Bank of Commerce, New York, stock.....	10,000 00	15,800 00	
American Exchange National Bank stock.....	25,000 00	32,000 00	
Merchants' National Bank stock.....	20,000 00	26,400 00	
Bank of State of New York stock.....	4,000 00	4,800 00	
Third National Bank, New York, stock.....	10,000 00	10,000 00	
Mercantile Trust Co., New York, stock.....	10,000 00	15,000 00	
New York West Shore certificates.....	25,000 00	25,000 00	
Total par and market values	\$885,000 00	\$1,033,605 00	1,033,605 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Equitable Life Assurance Society stock.....	\$2,000 00	\$5,000 00	\$4,000 00	
Delaware and Hudson Canal Co. stock.....	35,000 00	33,950 00	20,000 00	
United States bonds.....	5,000 00	6,355 00	5,000 00	
Real Estate Exchange, etc., stock...	2,000 00	2,000 00	1,500 00	
United States bonds.....	10,000 00	13,950 00	10,000 00	
Total amounts.....	\$54,000 00	\$61,255 00	\$40,500 00	40,500 00
Cash in office, \$84,944.92 ; in bank, \$2,612.87 ; total...				87,557 79
Interest due and accrued on collateral loans.....				1,210 40
Premiums in due course of collection.....				18,317 41
Aggregate amount of all actual, available Assets.....				\$1,261,639 72

*Special Reserve Fund, under Chapter 189, Laws of 1874; as amended
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department.....	\$200,000 00
Guaranty surplus fund	200,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$18,112 58
Losses unadjusted, including all reported and supposed losses.....	700 00
Net amount of unpaid losses and claims.....	\$18,812 58
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.	\$85,442 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	58,349 48
Total unearned premiums	143,792 44

Principal unpaid on scrip ordered to be redeemed.....	\$2,679 00
Interest unpaid to scripholders, due or to become due	6,069 30
Rent due and accrued	1,667 00
All other liabilities, viz.: Commissions and brokerage, \$1,995.42 ; return premiums, \$195.09 ; total	2,190 51
Total liabilities, except capital and net surplus	\$175,210 83
Joint-stock capital paid up in cash	400,000 00
Scrip outstanding	300,857 00
Surplus beyond all liabilities.....	385,571 89
Aggregate Liabilities, including paid up capital and net surplus,	\$1,261,639 72

III. INCOME DURING THE YEAR

Gross cash premiums received.....	\$305,149 19
Deduct reinsurance, rebate and return premiums	59,611 93
Net cash received for premiums (all fire).....	\$245,537 26
Interest received on bonds and mortgages	4,573 53
Interest and dividends received from all other sources	45,578 54
Income from all other sources.....	1,038 05
Aggregate Income received during the year in cash.....	\$296,727 38

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$116,230 30
Deduct salvages and reinsurances.....	22,122 40
Net amount paid for losses (all fire).....	\$94,107 90
Dividends paid	40,000 00
Scrip redeemed in cash, and interest paid on scrip.....	11,705 80
Commissions and brokerage	45,557 17
Salaries and other charges of officers, clerks and other employ��s ..	37,821 92
State, national and local taxes	4,016 11
All other payments, viz.: Rent, \$9,640.62 ; fire patrol, \$1,655.14 ; stationery, \$2,935.59 ; advertising, \$1,730.58 ; miscellaneous, \$7,978.01 ; total.....	23,939 94
Aggregate Expenditures during the year in cash.	\$257,148 84

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$52,120,371	\$266,589 58
Written or renewed in 1885.....	70,468,507	311,019 71
Totals	\$122,588,878	\$577,609 29
Deduct expirations and cancellations.....	60,679,821	254,050 04
In force December 31, 1885.....	\$61,909,057	\$323,559 25
Deduct amount reinsured.....	7,327,112	45,048 42
Net amount in force	\$54,581,945	\$278,510 83

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$35,087,488	\$170,885 93	1-2	\$85,442 96
1884.....	Two years	394,816	1,882 61	1-4	470 65
1885.....		292,745	1,068 81	3-4	801 60
1883.....	Three years	4,671,958	23,072 18	1-6	3,845 39
1884.....		5,219,731	27,188 44	1-2	13,594 22
1885.....		6,504,314	32,869 27	5-6	27,391 05
1882.....	Four years.....	64,283	583 94	1-8	72 99
1883.....		117,516	782 13	3-8	293 34
1884.....		66,761	784 12	5-8	490 05
1885.....		22,100	185 65	7-8	162 40
1881.....	Five years	245,712	1,873 77	1-10	187 37
1882.....		398,641	2,911 27	3-10	873 36
1883.....		459,958	4,472 89	1-2	2,236 44
1884.....		543,718	5,121 02	7-10	3,584 70
1885.....		492,204	4,828 80	9-10	4,345 92
Totals		\$54,581,945	\$278,510 83	.....	\$143,792 44

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,651,921 00
Total losses paid since organization.....	1,497,656 00
Total cash dividends declared since the Company commenced business.....	1,078,000 00
Total amount of the Company's stock owned by the directors at par value.....	114,650 00
Total amount loaned to stockholders and officers.....	36,500 00
Total amount of fire losses incurred during the year.....	103,536 89

Business in the State of New York during the year.

Fire risks written.....	\$56,183,684 00
Premiums received.....	130,594 43
Losses paid.....	54,530 63
Amount of losses incurred.....	52,633 73
Amount paid the Comptroller for taxes on premiums.....	2,101 44
Local taxes.....	220 83

AMERICAN EXCHANGE FIRE INSURANCE
. COMPANY.

No. 36 NASSAU STREET, NEW YORK.

[Organized and commenced business March 1, 1859.]

WILLIAM RAYNOR, *President.* THOMAS CLARK, JR., *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$22,056 11
Loans on bond and mortgage (first liens).....	6,000 00
Interest accrued thereon.....	120 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$160,000 00	\$185,025 00	
Western Union Telegraph bonds.....	2,000 00	2,380 00	
American Exchange Bank stock	10,000 00	12,800 00	
N. Y. Mutual Gas-Light Co	10,000 00	13,800 00	
Total par and market values.....	\$182,000 00	\$214,005 00	214,005 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Home Fire Ins. Co. stock.....	\$2,000 00	\$2,500 00	\$1,500 00	
Cent. Park, N. & E. R. R. Co. stock,	1,000 00	1,100 00	2,500 00	
American Loan and Trust Co. stock,	2,000 00	2,040 00	700 00	
N. Y. & New Haven R. R. Co. stock,	1,000 00	2,000 00		
Total amounts.....	\$6,000 00	\$7,640 00	\$4,700 00	4,700 00
Cash in office, \$281.74; in bank, \$451.31; total.....				733 05
Interest due and accrued on stocks and bonds.....				250 00
Interest due and accrued on collateral loans.....				213 30
Premiums in due course of collection.....				6,286 31
All other assets, viz.: Rents due and accrued, \$250; due for reinsurances on losses paid, \$401.34; total				651 34
Aggregate amount of all actual, available Assets.....				\$255,015 11

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$660 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$15,680 19
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	6,106 18
Total unearned premiums.....	21,786 37
Salaries and other miscellaneous expenses, due and accrued.....	500 00
Commissions and brokerage	622 56
Total liabilities, except capital and net surplus	\$23,568 93
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities.....	31,446 18
Aggregate Liabilities, including paid up capital and net surplus,	\$255,015 11

III. INCOME DURING THE YEAR

Gross cash premiums received.....	\$51,984 14
Deduct reinsurance, rebate and return premiums	12,000 88
Net cash received for premiums (all fire).....	\$39,983 26
Interest received on bonds and mortgages.....	350 00
Interest and dividends received from all other sources.....	7,365 78
Received for rent	470 00
Income from all other sources.....	19,057 75
Aggregate Income received during the year in cash.....	\$67,236 79

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$24,988 32
Deduct salvages and reinsurances	2,226 54
Net amount paid for losses (all fire).....	\$22,761 78
Dividends paid.....	20,000 00
Commissions and brokerage.....	5,988 79
Salaries and other charges of officers, clerks and other employés... ..	12,650 00
State, national and local taxes.	1,643 03
All other payments, viz.: Rent, advertising and agency expenses... ..	9,838 41
Aggregate Expenditures during the year in cash.	\$72,882 01

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$9,236,560	\$39,466 12
Written or renewed in 1885.....	10,902,921	53,266 00
Totals	\$20,139,481	\$92,732 12
Deduct expirations and cancellations.....	9,901,683	43,426 70
In force December 31, 1885.....	\$10,237,798	\$49,305 42
Deduct amount reinsured.....	995 275	6,683 73
Net amount in force.....	\$9,242,523	\$42,621 69

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$6,963,606	\$31,360 37	1—2	\$15,680 19
1883.....	{ Three years..... }	574,300	2,960 00	1—6	493 34
1884.....		670,340	3,100 00	1—2	1,550 00
1885.....		926,308	4,161 09	5—6	3,467 50
1885.....	Four years	2,500	18 75	7—8	16 41
1881.....	{ Five years..... }	13,100	150 00	1—10	15 00
1882.....		13,300	100 00	3—10	30 00
1883.....		22,865	401 00	1—2	200 50
1885.....		56,204	370 48	9—10	333 43
Totals		\$9,242,523	\$42,621 69	.....	\$21,786 37

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,646,498 00
Total losses paid since organization.....	615,815 00
Total cash dividends declared since the Company commenced business.....	405,000 00
Total amount of the Company's stock owned by the directors at par value.....	55,300 00
Total amount loaned to stockholders and officers.....	4,700 00
Total amount of fire losses incurred during the year.....	22,815 12

Business in the State of New York during the year.

Fire risks written.....	\$8,701,580 00
Premiums received.....	28,309 00
Losses paid.....	17,809 71
Amount of losses incurred.....	17,803 05
Amount paid the Comptroller for taxes on premiums.....	187 15
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

BROADWAY INSURANCE COMPANY.

No. 158 BROADWAY, NEW YORK.

[Organized and commenced business December, 1849.]

HIRAM M. FORRESTER, *President.* E. B. MAGNUS, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$3,000 00
Interest accrued thereon.....	62 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$400,000 00	\$517,300 00
Morris and Essex Railroad stock.....	10,000 00	13,000 00
Total par and market values.....	\$410,000 00	\$530,300 00
Cash in office, \$1,074.94; in bank, \$12,703.98; total.....		13,778 92
Interest due and accrued on stocks and bonds ...		11,956 25
Premiums in due course of collection.....		1,325 28

Aggregate amount of all actual, available Assets	\$560,422 95
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II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$12,193 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	7,349 50
Total unearned premiums	\$19,542 66
Cash dividends to stockholders, unpaid.....	132 50
Rent due and accrued.....	750 00
All other liabilities.....	743 50

Total liabilities, except capital and net surplus.....	\$21,168 66
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities.....	339,254 29

Aggregate Liabilities, including paid up capital and net surplus,	\$560,422 95
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III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$32,800 61
Deduct reinsurance, rebate and return premiums.....	1,835 13
Net cash received for premiums (all fire).....	\$30,965 48
Interest received on bonds and mortgages....	269 58
Interest and dividends received from all other sources.....	24,749 99
Aggregate Income received during the year in cash.....	\$55,985 05

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$11,955 08	
Deduct salvages and reinsurances..	283 83	
Net amount paid for losses (all fire)		\$11,671 25
Dividends paid		26,000 00
Commissions and brokerage.....		888 67
Salaries and other charges of officers, clerks and other employés...		13,161 66
State, national and local taxes		947 22
All other payments.....		6,302 65
Aggregate Expenditures during the year in cash.....		\$58,971 45

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$11,775,833	\$41,382 24
Written or renewed in 1885.....	11,292,467	33,239 06
Totals	\$23,068,300	\$74,621 30
Deduct expirations and cancellations.....	11,707,554	35,054 49
In force December 31, 1885.....	\$11,360,746	\$39,566 81
Deduct amount reinsured.....	307,264	911 60
Net amount in force.....	\$11,053,482	\$38,655 21

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$7,026,869	\$24,386 33	1—2	\$12,193 16
1884.....	Two years	13,000 00	101 67	1—4	25 41
1883.....	Three years.....	1,098,950	4,334 07	1—6	722 34
1884.....		1,372,221	4,643 57	1—2	2,321 78
1885.....		1,527,442	5,019 57	5—6	4,182 97
1881.....	Five years.....	10,000	70 00	1—10	7 00
1885.....		5,000	100 00	9—10	90 00
Totals.....		\$11,053,482	\$38,655 21	.....	\$19,542 66

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,824,330 25
Total losses paid since organization	463,818 66
Total cash dividends declared since the Company commenced business	1,012,000 00
Total amount of the Company's stock owned by the directors at par value.....	68,050 00
Total amount of fire losses incurred during the year.....	10,713 32

Business in the State of New York during the year.

Fire risks written	\$10,988,880 00
Premiums received.....	27,614 33
Losses paid	11,671 25
Amount of losses incurred.....	10,713 32
Amount paid the Comptroller for taxes on premiums.....	247 22
Amount paid the Comptroller for taxes on dividends to stockholders	700 00

BROOKLYN FIRE INSURANCE COMPANY.

No. 22, COURT STREET, BROOKLYN.

[Organized April 3, 1824; commenced business April 15, 1824.]

FRANCIS P. FURNALD, *President*.BENJAMIN T. RHOADS, JR., *Secretary*

Capital stock of the Company paid up, \$153,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$95,000 00	\$117,337 50	
District Columbia bonds	80,000 00	92,800 00	
National Broadway Bank stock	17,500 00	49,000 00	
Delaware, Lackawanna and Western R. R. stock....	30,000 00	37,575 00	
Delaware and Hudson Canal Co. stock	40,000 00	38,600 00	
New York Central R. R. stock	20,000 00	21,200 00	
New York, Lackawanna and Western R. R. stock...	40,000 00	39,800 00	
Chicago, Rock Island and Pacific R. R. stock	10,000 00	12,800 00	
Chicago, Milwaukee and St. Paul preferred stock...	2,000 00	2,480 00	
Total par and market values	<u>\$324,500 00</u>	<u>\$411,592 50</u>	<u>\$411,592 50</u>

Collateral Loans.

	Par value.	Market value.	Amount. loaned.	
Hanover National Bank Stock	<u>\$3,500 00</u>	<u>\$4,900 00</u>	<u>\$3,500 00</u>	3,500 00
Cash in office, \$50; in bank, \$6,490.70; total				6,540 70
Interest due and accrued on collateral loans				89 83
Premiums in due course of collection				3,514 41

Aggregate amount of all actual, available Assets..... \$425,237 44

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$566 42	
Losses resisted, including interest, costs and expenses	300 00	
Net amount of unpaid losses and claims		\$866 42
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$25,898 48	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	10,683 59	
Total unearned premiums		36,587 07
Salaries and other miscellaneous expenses, due and accrued		966 66
Total liabilities, except capital and net surplus		\$38,420 15
Joint-stock capital paid up in cash		153,000 00
Surplus beyond all liabilities		233,817 29

Aggregate Liabilities, including paid up capital and net surplus, \$425,237 44

III. INCOME DURING THE YEAR .

Gross cash premium received	\$64,016 05	
Deduct reinsurance, rebate and return premiums	4,344 95	
Net cash received for premiums (all fire)		\$59,671 10
Interest and dividends received from all sources		18,476 50
Received for rent		600 00
Unclaimed dividend		161 50
Aggregate Income received during the year in cash		<u>\$78,909 10</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$25,024 93	
Deduct salvages and reinsurances.....	88 20	
Net amount paid for losses (all fire).....		\$24,936 73
Dividends paid.....		22,950 00
Commissions and brokerage		11,169 14
Salaries and other charges of officers, clerks and other employ�es...		9,149 94
State, national and local taxes.....		1,817 10
All other payments, viz. : Rent, \$5 800 ; stationery, \$156.30 ; fire patrol, \$660.47 ; sundries, \$1,157.46 ; total		7,774 23
Aggregate Expenditures during the year in cash		<u>\$77,797 14</u>

V. MISCELLANEOUS

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$16,081,993	\$72,622 01
Written or renewed in 1885.....	14,693,209	64,424 21
Totals	\$30,775,202	\$137,046 22
Deduct expirations and cancellations.....	14,511,533	65,564 70
In force December 31, 1885.....	\$16,263,669	\$71,481 52
Deduct amount reinsured.....	262,039	1,002 08
Net amount in force	<u>\$16,001,630</u>	<u>\$70,479 48</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$10,804,044	\$51,796 97	1-2	\$25,898 48
1883.....	Three years.....	1,453,175	5,212 40	1-6	868 73
1884.....		1,627,228	5,665 13	1-2	2,632 56
1885.....		2,136,722	7,698 77	5-6	6,415 64
1881.....		43,000	155 50	1-10	15 53
1882.....	Five years.....	28,000	109 00	3-10	32 70
1883.....		48,500	403 65	1-2	201 82
1884.....		98,000	372 50	7-10	260 75
1885.....		25,000	67 60	9-10	60 84
Totals		<u>\$16,263,669</u>	<u>\$71,481 52</u>	.....	<u>\$36,587 07</u>

Answers to General Interrogatories.

Total premiums received since 1853.....	\$2,273,447 00
Total losses paid since 1853	819,850 00
Total cash dividends declared since 1853	884,808 00
Total amount of the Company's stock owned by the directors at par value.....	45,016 00
Total amount of fire losses incurred during the year....	<u>24,216 64</u>

Business in the State of New York during the year.

Fire risks written.....	\$14,481,259 00
Premiums received	59,756 00
Losses paid.....	24,936 00
Amount of losses incurred	24,216 00
Amount paid the Comptroller for taxes on premiums.....	477 51
Amount paid the Comptroller for taxes on dividends to stockholders .	<u>573 75</u>

BUFFALO GERMAN INSURANCE COMPANY.

BUFFALO.

[Organized February 15, 1867 ; commenced business February 16, 1867.]

PHILIP BECKER, *President.*

OLIVER J. EGGERT, *Secretary*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$275,000 00
Loans on bond and mortgage (first liens).....	163,925 00
Interest due and unpaid on bond and mortgage loans.....	1,089 16

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$260,000 00	\$304,200 00	
Buffalo, N. Y. and Phil. R. R. bonds.....	52,000 00	52,000 00	
German Young Men's Association bonds.....	25,000 00	25,000 00	
Tonawanda Gas Co. bonds, Tonawanda, N. Y.....	15,000 00	15,000 00	
City of Buffalo, N. Y., warrants.....	7,596 40	7,596 40	
Total par and market values.....	\$359,596 40	\$403,796 40	403,796 40

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Citizens' Gas Co., Buffalo, bonds....	\$30,000 00	\$30,000 00	\$24,000 00	
Third National Bank, Buffalo, stock.	5,000 00	5,000 00	10,000 00	
German Bank, Buffalo, stock.....	6,000 00	7,500 00		
Union Fire Ins. Co., Buffalo, stock..	2,000 00	2,200 00	1,800 00	
Village of Suspension Bridge water bonds.....	2,000 00	2,000 00	10,000 00	
Citizens' Gas Co., Buffalo, bonds...	10,000 00	10,000 00		
German Young Men's Association bonds	60,000 00	60,000 00	50,000 00	
Firemen's Fund Ins. Co., San Fran- cisco, stock.....	3,000 00	3,000 00	2,000 00	
Manufacturers and Traders' Bank of Buffalo stock.....	3,000 00	3,000 00	2,000 00	
Citizens' Gas Co., Buffalo, bonds...	4,000 00	4,000 00	3,000 00	
Total amounts.....	\$125,000 00	\$126,700 00	\$102,800 00	102,800 00
Cash in office, \$3,557.22 ; in bank, \$140,899 ; total				144,456 22
Interest due and accrued on stocks and bonds.....				1,560 00
Interest due and accrued on collateral loans.....				60 00
Premiums in due course of collection				31,756 50
Bills receivable, not matured, taken for premiums.....				3,817 76
Rents due and accrued				687 57
Aggregate amount of all actual, available Assets				\$1,128,948 61

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department.....	\$200,000 00
Guaranty surplus fund.....	200,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,854 61
Losses unadjusted, including all reported and supposed losses.....	15,857 10
Losses resisted, including interest, costs and expenses.....	1,112 37
Net amount of unpaid losses and claims.....	\$22,824 08

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$151,923 18
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	123,835 96
Total unearned premiums	<u>\$275,749 14</u>
Total liabilities, except capital and net surplus	\$298,573 22
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	<u>630,375 39</u>
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$1,128,948 61</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$489,078 85
Deduct reinsurance, rebate and return premiums	92,477 78
Net cash received for premiums (all fire)	<u>\$396,601 07</u>
Interest received on bonds and mortgages	8,357 26
Interest and dividends received from all other sources	21,636 89
Received for rent	14,951 97
Income from all other sources	<u>2,214 67</u>
Aggregate Income received during the year in cash	<u><u>\$443,761 86</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$221,494 96
Deduct salvages and reinsurances	1,221 50
Net amount paid for losses (all fire)	<u>\$220,273 46</u>
Dividends paid	30,000 00
Commissions and brokerage	79,057 40
Salaries and other charges of officers, clerks and other employes. ...	19,570 58
State, national and local taxes	9,429 90
All other payments, viz.: Real estate, taxes and expenses, \$6,487.93; expense account, \$14,070.88; printing and stationery, \$3,021.83; total	<u>23,580 64</u>
Aggregate expenditures during the year in cash	<u><u>\$381,911 98</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$48,922,255	\$507,580 28
Written or renewed in 1885	44,638,735	485,968 18
Totals	<u>\$93,560,990</u>	<u>\$993,548 46</u>
Deduct expirations and cancellations	41,965,801	450,006 20
In force December 31, 1885	\$51,595,189	\$543,542 26
Deduct amount reinsured	884,320	7,820 77
Net amount in force	<u>\$50,710,869</u>	<u>\$535,721 49</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885	One year or less	\$27,914,863	\$303,846 37	1—2	\$151,923 18
1884	Two years	132,270	1,107 84	1—4	276 96
1885		111,165	1,015 90	3—4	761 93
1883	Three years	5,488,463	54,344 62	1—6	9,057 44
1884		6,793,041	67,039 05	1—2	33,519 53
1885	Four years	7,097,359	70,968 21	5—6	59,140 17
1882		52,150	547 03	1—8	68 38
1883	Five years	53,450	463 80	3—8	173 92
1884		59,062	565 60	5—8	353 50
1885	Six years	52,206	539 06	7—8	471 68
1881		452,041	4,914 41	1—10	491 44
1882	Seven years	477,777	5,415 73	3—10	1,624 62
1883		625,594	7,714 29	1—2	3,857 14
1884	Eight years	590,961	7,431 88	7—10	5,202 32
1885		810,470	9,807 70	9—10	8,826 98
Totals		<u>\$50,710,869</u>	<u>\$535,721 49</u>	.....	<u>\$275,749 14</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,081,157 86
Total losses paid since organization.....	1,938,621 87
Total cash dividends declared since the Company commenced business.....	465,925 00
Total amount of the Company's stock owned by the directors at par value.....	67,500 00
Total amount loaned to stockholders and officers.....	147,500 00
Total amount of fire losses incurred during the year.....	211,606 69

Business in the State of New York during the year.

Fire risks written.....	\$20,342,908 00
Premiums received.....	128,290 83
Losses paid.....	52,559 66
Amount of losses incurred.....	56,021 96
Amount paid the Comptroller for taxes on premiums.....	957 01
Amount paid the Comptroller for taxes on dividends to stockholders.....	750 00

CITIZENS' INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Incorporated as the "Williamsburgh Fire Insurance Company," April 28, 1836; reorganized under its present name in 1849.]

JAMES M. McLEAN, President. FRANK M. PARKER, Secretary.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$107,000 00
Loans on bond and mortgage (first liens).....	56,900 00
Interest accrued thereon.....	284 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States four per cent registered bonds.....	\$350,000 00	\$415,125 00	
Lake Shore and Mich. Southern R. R. bonds.....	50,000 00	65,000 00	
Union Trust Company stock.....	10,000 00	36,000 00	
National Citizens' Bank stock.....	24,500 00	30,625 00	
National Bank of Commerce stock.....	10,000 00	16,000 00	
Union Pacific R. R. stock.....	20,000 00	11,100 00	
N. Y. Central and Hudson River R. R. stock.....	10,000 00	10,600 00	
Virginia bonds.....	10 000 00	2,500 00	
Missouri, Kansas and Texas first mortgage bonds....	25,000 00	26,450 00	
Total par and market values.....	\$509,500 00	\$613,400 00	613,400 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Butchers and Drovers' Bank stock...	\$1,050 00	\$1,500 00	\$900 00
National Citizens' Bank stock.....	17,500 00	20,125 00	16,000 00
Manhattan Life Insurance stock.....	500 00	2,500 00	1,000 00
L. S. & Mich. So. R. R. bonds.....	40,000 00	52,000 00	38,000 00
N. Y., Lack. and West. R. R. bonds,	4,000 00	4,160 00	2,500 00
St. Louis, Iron Mountain and So.			
R. R. bonds.....	35,000 00	31,000 00	50,000 00
Western Union Telegraph stock.....	13,000 00	9,620 00	
Chicago and N. W. R. R. Co. stock..	20,000 00	22,000 00	
Missouri Pacific R. R. stock.....	10,000 00	11,200 00	35,000 00
Michigan Central R. R. stock.....	30,000 00	22,800 00	
N. Y. W. S. & B. R. R. bd. certificates,	20,000 00	10,000 00	
Total amounts.....	\$191,050 00	\$187,005 00	\$143,400 00

Cash in office, \$4,148.58; in bank, \$81,209.11; total.....	85,357 69
Interest due and accrued on stocks and bonds.....	4,532 50
Interest due and accrued on collateral loans.....	218 11

Premiums in due course of collection.....	\$68,187 06
All other assets, viz. : Rents due and accrued....	892 51
Aggregate amount of all actual, available Assets.....	<u>\$1,080,172 37</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$21,613 73
Losses unadjusted, including all reported and supposed losses.....	32,562 08
Losses resisted, including interest, costs and expenses.....	10,251 82
Total amount of claims for losses.....	<u>\$64,427 63</u>
Deduct reinsurance thereon	250 90
Net amount of unpaid losses and claims.....	<u>\$64,177 68</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$256,977 03
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	149,075 01
Total unearned premiums.....	<u>406,052 04</u>
Cash dividends to stockholders, unpaid.....	153 10
Salaries and other miscellaneous expenses due and accrued.....	1,500 00
All other liabilities, viz. : Taxes and assessments, \$750; return premiums, \$600; total.....	<u>1,350 00</u>
Total liabilities, except capital and net surplus	<u>\$473,232 82</u>
Joint-stock capital paid up in cash.....	300,000 00
Scrip outstanding.....	150,000 00
Surplus beyond all liabilities.....	<u>156,939 55</u>
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$1,080,172 37</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$732,887 46
Deduct reinsurance, rebate and return premiums.....	102,470 04
Net cash received for premiums (all fire).....	<u>\$630,417 42</u>
Interest received on bonds and mortgages	3,978 67
Interest and dividends received from all other sources.....	28,571 53
Received for rent	5,038 01
Income from all other sources	7,101 55
Aggregate Income received during the year in cash.....	<u><u>\$675,107 18</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$384,705 66
Deduct salvages and reinsurances.....	7,893 12
Net amount paid for losses (all fire).....	<u>\$376,812 54</u>
Dividends paid	29,946 80
Commissions and brokerage.	117,766 95
Salaries and other charges of officers, clerks and other employes...	53,068 55
State, national and local taxes	18,775 67
Rent, office expenses, stationery, fire patrol, surveys, maps, advertising, etc.....	<u>108,401 92</u>
Aggregate Expenditures during the year in cash.....	<u><u>\$704,772 43</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$86,160,031	\$804,231 98
Written or renewed in 1885.....	82,593,521	745,154 96
Totals.....	<u>\$168,753,552</u>	<u>\$1,549,436 94</u>
Deduct expirations and cancellations	81,974,843	759,015 93
In force December 31, 1885.....	<u>\$86,778,709</u>	<u>\$790,421 01</u>
Deduct amount reinsured.....	3,436,680	20,763 49
Net amount in force.....	<u><u>\$83,342,029</u></u>	<u><u>\$769,657 52</u></u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$53,075,205	\$513,954 06	1—2	\$256,977 03
1884	Two years.....	241,886	1,799 17	1—4	449 79
1885		85,650	379 30	3—4	234 48
1883	Three years.....	5,186,914	32,914 61	1—6	5,485 77
1884		8,212,325	71,026 62	1—2	35,513 31
1885		9,305,858	71,332 51	5—6	59,444 59
1892	Four years.....	97,367	340 50	1—8	42 56
1883		69,439	340 99	3—8	127 87
1884		38,151	296 78	5—8	185 49
1885		49,050	400 57	7—8	350 50
1881		906,917	8,960 36	1—10	896 04
1882	Five years.....	1,197,945	10,455 29	3—10	3,136 59
1883		950,224	9,323 98	1—2	4,661 99
1884		1,887,666	24,112 85	7—10	16,879 00
1885		2,037,432	24,018 93	9—10	21,617 04
Totals.		\$83,342,029	\$769,657 52	.....	\$406,052 09

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$8,780,192 00
Total losses paid since organization	4,077,528 29
Total cash dividends declared since the Company commenced business.....	1,700,550 00
Total amount of the Company's stock owned by the directors at par value.....	53,760 00
Total amount loaned to stockholders and directors.....	41,400 00
Total amount of fire losses incurred during the year.....	385,664 29
Amounts deposited in various States and countries for the protection of policy-holders	50,000 00

Business in the State of New York during the year.

Fire risks written.....	\$39,099,307 45
Premiums received.....	181,324 66
Losses paid.....	103,735 40
Amount of losses incurred.....	102,128 01
Amount paid the Comptroller for taxes on premiums.....	1,500 00
Amount paid the Comptroller for taxes on capital stock	750 00

CITY FIRE INSURANCE COMPANY.

No. 111 BROADWAY. NEW YORK.

[Organized April 26, 1833 ; commenced business June 6, 1833.]

SAMUEL TOWNSEND, *President.* DAVID J. BLAUVELT, *Secretary.*

Capital stock of the Company paid up, \$210,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$47,800 00
Interest accrued thereon	1,084 58

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$198,000 00	\$241,700 00
Tradesmens' National Bank stock.....	68,000 00	66,640 00
N. Y. Central and Hudson River R. R. Co. stock....	20,000 00	21,100 00
Rensselaer and Saratoga R. R. Co. stock.....	10,000 00	16,000 00
Total par and market values	\$296,000 00	\$345,440 00
Cash in office, \$558.67 ; in bank, \$559.46 ; total.....		1,118 13
Interest due and accrued on stocks and bonds		2,640 00
Premiums in due course of collection		1,780 74
Aggregate amount of all actual, available Assets		\$399,863 45

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$741 47
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$17,966 33
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	6,944 65
Total unearned premiums.....	24,910 98
Salaries and other miscellaneous expenses, due and accrued.....	1,533 33
All other liabilities.. ..	516 77
Total liabilities, except capital and net surplus	\$27,702 55
Joint-stock capital paid up in cash	210,000 00
Surplus beyond all liabilities.....	162,160 90
Aggregate Liabilities, including paid up capital and net surplus	\$399,863 45

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$44,704 13
Deduct reinsurance, rebate and return premiums.....	1,878 75
Net cash received for premiums (all fire)	\$42,825 38
Interest received on bonds and mortgages.....	3,073 61
Interest and dividends received from all other sources.....	12,450 83
Aggregate Income received during the year in cash	\$58,349 82

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$10,829 30
Deduct salvages and reinsurance.....	143, 60
Net amount paid for losses (all fire).....	\$10,685 70
Dividends paid	18,900 00
Commissions and brokerage.....	5,448 67
Salaries and other charges of officers, clerks and other employ�es... ..	13,818 41
State, national and local taxes.....	1,295 14
All other payments.....	10,386 56
Aggregate Expenditures during the year in cash	\$60,534 48

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1884.....	\$10,091,116 95	\$50,247 28
Written or renewed in 1885	10,249,901 08	44,733 37
Totals	\$20,341,018 03	\$94,980 65
Deduct expirations and cancellations.....	10,372,721 95	44,476 24
In force December 31, 1885.....	\$9,968,296 08	\$50,504 41
Deduct amount reinsured.....	131,250 00	621 84
Net amount in force.....	\$9,837,046 08	\$49,882 57

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$7,126,503 47	\$35,932 65	1-2	\$17,966 33
1884.....	Two years.....	8,750 00	81 37	1-4	20 34
1885.....		37,250 00	253 17	3-4	189 88
1883.....	Three years.....	682,142 61	2,872 68	1-6	478 78
1884.....		525,025 00	2,552 57	1-2	1,276 29
1885.....		667,375 00	2,783 17	5-6	2,319 31
1882.....	Four years.....	7,000 00	29 50	1-8	3 69
1883.....		17,100 00	209 66	3-8	78 62
1884.....		2,000 00	6 00	5-8	3 75
1885.....		10,000 00	128 73	7-8	112 64
1881.....	Five years	88,650 00	927 80	1-10	92 72
1882.....		201,950 00	1,344 98	3-10	403 49
1883.....		173,100 00	1,063 73	1-2	531 87
1884.....		70,150 00	468 48	7-10	327 94
1885.....		220,050 00	1,228 08	9-10	1,105 27
Totals		\$9,837,046 08	\$49,882 57	.....	\$24,910 98

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,098,638 75
Total losses paid since organization.....	1,395,405 19
Total cash dividends declared since the Company commenced business.....	1,721,700 00
Total amount of the Company's stock owned by the directors at par value.....	35,280 00
Total amount of fire losses incurred during the year.....	11,053 59

Business in the State of New York during the year.

Fire risks written.....	\$8,868,659 75
Premiums received.....	35,554 42
Losses paid.....	7,434 24
Amount of losses incurred.....	8,175 71
Amount paid the Comptroller for taxes on premiums.....	268 38
Amount paid the Comptroller for taxes on dividends to stockholders.....	525 00

CLINTON FIRE INSURANCE COMPANY.

No. 170 BROADWAY, NEW YORK.

[Organized July 9, 1850; commenced business July 11, 1850.]

G. T. PATTERSON, JR., *President.* C. E. W. CHAMBERS, *Secretary.*
Capital stock of the Company paid up, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$26,400 00
Interest accrued thereon.....	111 66

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$194,000 00	\$231,920 00
United States legal tender notes.....	20,000 00	20,000 00
Delaware and Hudson Canal Co. bonds.....	40,000 00	48,000 00
Central R. R. of New Jersey bonds.....	2,000 00	2,070 00
Central R. R. of New Jersey scrip,.....	100 00	100 00
N. Y. C. and H. R. R. stock.....	70,000 00	74,550 00
American Exchange National Bank.....	10,000 00	13,000 00
Merchants' National Bank.....	2,850 00	3,206 00
Total par and market values.....	\$338,950 00	\$392,846 00
Cash in office, \$10,367.95; in bank, \$1,002.93; total		11,370 88
Interest due and accrued on stocks and bonds.....		1,465 00
Premiums in due course of collection.....		27,816 24

Aggregate amount of all actual, available Assets..... \$460,009 78

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,543 77
Losses unadjusted, including all reported and supposed losses.....	6,086 08
Losses resisted, including interest, costs and expenses.....	3,200 00
Total amount of claims for losses.....	\$11,829 85
Deduct reinsurance thereon.....	1,723 33
Net amount of unpaid losses and claims.....	\$10,106 52
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$73,608 43
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	29,870 25
Total unearned premiums.....	103,478 68
Borrowed money, due and to become due.....	30,000 00
Total liabilities, except capital and net surplus.....	\$143,585 20
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	66,424 58
Aggregate Liabilities, including paid up capital and net surplus,	\$460,009 78

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$284,969 82
Deduct reinsurantee rebate and return premiums.....	48,745 13
Net cash received for premiums.....	\$236,224 60
Interest received on bonds and mortgages.....	1,340 00
Interest and dividends received from all other sources.....	15,338 17
Aggregate Income received during the year in cash.....	\$252,902 86

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$148,279 77
Deduct salvages and reinsurances.....	21,490 12
Net amount paid for losses (all fire).....	\$126,789 65
Dividends paid.....	25,000 00
Commissions and brokerage.....	40,973 99
Salaries and other charges of officers, clerks and other employ��s...	20,529 53
State, national and local taxes	4,743 96
All other payments, viz.: Adjusting, \$2,432.80; office fees to Insurance Department, \$1,165; home office and agency expenses; \$30,728.75; total.....	34,326 55
Aggregate Expenditures during the year in cash.....	\$252,363 68

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$26,568,453	\$191,464 30
Written or renewed in 1885.....	24,562,150	288,670 76
Totals	\$51,130,603	\$480,135 06
Deduct expirations and cancellations.....	17,275,248	244,902 27
In force December 31, 1885.....	\$33,855,365	\$235,232 79
Deduct amount reinsured.....	3,985,365	32,377 73
Net amount in force.....	\$29,870,000	\$202,855 06

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$21,986,750	\$147,216 86	1-2	\$73,608 43
1884.....	Two years.....	7,000	73 32	1-4	18 33
1885.....		16,000	80 52	3-4	60 40
1883.....	Three years.....	2,086,500	10,931 16	1-6	1,821 86
1884.....		1,675,100	11,626 00	1-2	5,813 00
1885.....	Four years.....	2,252,400	16,692 24	5-6	13,910 21
1882.....		4,000	30 00	1-8	3 75
1883.....	Five years.....	6,000	28 00	3-8	10 50
1884.....		15,000	116 64	5-8	72 92
1885.....	Six years.....	5,000	24 50	7-8	21 44
1881.....		181,000	1,940 40	1-10	194 04
1882.....	Seven years.....	350,600	2,631 30	3-10	789 40
1883.....		605,250	4,752 82	1-2	2,326 41
1884.....	Eight years.....	577,400	6,060 80	7-10	4,242 54
1885.....		102,000	650 50	9-10	585 45
Totals		\$29,870,000	\$202,855 06		\$103,478 68

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,559,238 98
Total losses paid since organization.....	1,680,016 95
Total cash dividends declared since the Company commenced business....	1,085,000 00
Total amount of the Company's stock owned by the directors at par value.....	85,100 00
Total amount of fire losses incurred during the year.....	124,462 04

Business in the State of New York during the year.

Fire risks written.....	\$10,342,525 00
Premiums received.....	68,099 80
Losses paid.....	37,713 82
Amount of losses incurred.....	40,699 82
Amount of taxes paid to various fire departments	597 02
Amount paid the Comptroller for taxes on premiums.....	606 60
Amount paid the Comptroller for taxes on dividends to stockholders.....	625 00

COMMERCE INSURANCE COMPANY.

No. 57 STATE STREET, ALBANY.

[Organized and commenced business JUNE 1, 1859.]

GARRET A. VAN ALLEN, *President.*

RICHARD VARICK DE WITT, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$35,000 00
Loans on bond and mortgage (first liens).....	10,000 00
Interest due thereon.....	36 99

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$210,000 00	\$274,200 00	
Nat'l Commercial Bank of Albany, N. Y., stock....	15,000 00	30,000 00	
First National Bank of Albany, N. Y., stock.....	15,000 00	24,000 00	
National Exchange Bank of Albany, N. Y., stock..	10,000 00	10,400 00	
N. Y. State National Bank of Albany, N. Y., stock.	4,000 00	6,400 00	
Albany City Nat'l Bank of Albany, N. Y., stock....	5,200 00	6,500 00	
National Bank of Cohoes, N. Y., stock	5,000 00	5,000 00	
Total par and market values	\$264,200 00	\$356,500 00	356,500 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Saratoga and Mt. McGregor R. R. Co. bonds.....	\$4,000 00	\$3,900 00	\$4,000 00	
Wheeler & Melick Co., of Albany, N. Y., stock.....	2,000 00	1,000 00		
Albany Ins. Co., of Albany, N. Y., stock.....	1,360 00	1,900 00	1,500 00	
Gold and Stock Telegraph Co., of New York city, stock.....	1,300 00	1,100 00	1,000 00	
Nat'l Bank of Cohoes, N. Y., stock..	11,000 00	11,900 00	10,000 00	
Total amounts.....	\$19,660 00	\$18,900 00	\$16,500 00	16,500 00
Cash in office, \$413.53 ; in bank, \$30,280.51 ; total.....				30,694 04
Interest due and accrued on stocks and bonds.....				656 00
Premiums in due course of collection.....				5,234 31
All other assets				93.23

Aggregate amount of all actual, available Assets... \$454,714 57

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$10,290 00
Losses resisted, including interest, costs and expenses.....	1,750 00
Total amount of claims for losses	\$12,040 00
Deduct reinsurance thereon.....	140 00
Net amount of unpaid losses and claims.....	\$11,900 00
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$58,929 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	25,311 24
Total unearned premiums	84,240 40
All other liabilities.....	400 00
Total liabilities, except capital and net surplus.....	\$96,540 40
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities.....	158,174 17
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$454,714 57</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$161,214 01
Deduct reinsurance, rebate and return premiums.....	20,749 98
Net cash received for premiums (all fire).....	\$140,464 03
Interest received on bonds and mortgages	74 63
Interest and dividends received from all other sources.....	18,053 08
Received for rent	1,546 20
Income from all other sources	7,760 00
Aggregate Income received during the year in cash	\$167,897 94

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$75,259 72
Deduct salvages and reinsurances	4,236 29
Net amount paid for losses (all fire)	\$71,023 43
Dividends paid.....	16,000 00
Commissions and brokerage.....	26,011 49
Salaries and other charges of officers, clerks and other employes..	10,658 96
State, national and local taxes	6,219 75
All other payments	6,734 24
Aggregate Expenditures during the year in cash	\$136,647 87

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$15,570,568	\$171,073 84
Written or renewed in 1885	15,598,046	159,672 59
Totals.....	\$31,168,614	\$330,746 43
Deduct expirations and cancellations.....	14,705,926	153,703 28
In force December 31, 1885.....	\$16,462,688	\$177,043 15
Deduct amount reinsured.....	1,239,752	11,235 77
Net amount in force.....	\$15,222,936	\$165,807 38

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$10,980,225	\$117,853 33	1-2	\$58,929 16
1884	Two years.....	9,600	65 97	1-4	16 49
1885		10,100	104 89	3-4	78 67
1883	Three years.....	958,309	10,569 11	1-6	1,761 52
1884		1,069,131	12,140 85	1-2	6,070 42
1885		1,323,444	13,803 53	5-6	11,502 94
1882	Four years.....	2,200	20 50	1-8	2 56
1883		9,450	95 21	3-8	35 70
1884		19,200	193 50	5-8	120 93
1885		26,300	263 00	7-8	230 12
1881	Five years.....	180,053	2,165 98	1-10	216 59
1882		162,227	1,815 38	3-10	544 61
1883		139,001	2,401 17	1-2	1,200 58
1884		134,261	1,744 21	7-10	1,220 94
1885		199,435	2,565 75	9-10	2,309 17
Totals.....		\$15,222,936	\$165,807 38		\$84,240 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,847,014 00
Total losses paid since organization.....	2,556,948 00
Total cash dividends declared since the Company commenced business.....	604,000 00
Total amount of the Company's stock owned by the directors at par value.....	39,875 00
Total amount loaned to stockholders and officers.....	10,000 00
Total amount of fire losses incurred during the year.....	75,829 65

Business in the State of New York during the year.

Fire risks written.....	\$7,620,714 00
Premiums received	55,212 97
Losses paid.....	25,885 87
Amount of losses incurred.....	18,773 30
Amount paid the Comptroller for taxes on premiums.....	431 48
Amount paid the Comptroller for taxes on dividends to stockholders	400 00

CONTINENTAL INSURANCE COMPANY.

No. 100 BROADWAY, NEW YORK.

[Organized and commenced business January 6, 1853.]

H. H. LAMPORT, *President.*

CYRUS PECK, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$674,500 00
Loans on bond and mortgage (first liens)	348,610 00
Interest due and unpaid on bond and mortgage loans	9,131 09

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$1,150,000 00	\$1,480,485 00	
American Exchange National Bank stock.....	25,000 00	31,750 00	
Bank of America stock.....	6,900 00	11,385 00	
Bowery National Bank stock.....	5,000 00	8,500 00	
Mechanics' National Bank stock.....	30,000 00	45,000 00	
Mercantile National Bank stock.....	25,000 00	30,000 00	
Merchants' National Bank stock.....	17,500 00	22,225 00	
Metropolitan National Bank stock.....	20,000 00	5,000 00	
Nassau Bank stock.....	5,000 00	6,500 00	
Phoenix National Bank stock.....	14,000 00	14,420 00	
St. Nicholas Bank stock	18,000 00	20,700 00	
Central Trust Co. stock.....	20,000 00	68,000 00	
N. Y. Guaranty and Indemnity Co. stock.....	300 00	300 00	
N. Y. and Harlem R. R. Co. stock.....	75,000 00	153,750 00	
Cedar Rapids, Ia. Falls and N. W. R'way Co. bonds,	50,000 00	54,000 00	
Central R. R. and B'k'g Co., of Ga., bonds.....	100,000 00	110,000 00	
Chesapeake and Ohio Railway Co. bonds.....	50,000 00	52,000 00	
Chicago, Milwaukee and St. Paul R'way Co. bonds..	50,000 00	59,000 00	
Chicago and Northwestern Railway Co. bonds.....	50,000 00	58,500 00	
Chicago, St. Paul, Minn. and Omaha Ry. Co. bonds..	100,000 00	118,000 00	
Columbia and Greenville R. R. Co. bonds	50,000 00	53,000 00	
Elmira, Cortland and Northern R. R. Co. bonds.....	50,000 00	50,000 00	
Erie Railway Co. consolidated bonds.....	50,000 00	64,000 00	
Ind., Bloomington and West. R'way Co. bonds.....	135,000 00	156,600 00	
Mil., L. S. and Western Railway Co. bonds.....	50,000 00	56,500 00	
Morris and Essex R. R. Co. bonds.....	50,000 00	65,000 00	
N. Y., Lackawanna and Western R'way Co. bonds..	100,000 00	124,000 00	
N. Y., L. E. and Western R. R. Co. bonds.....	50,000 00	52,500 00	
Pittsburg, Cleveland and Toledo bonds.....	100,000 00	106,000 00	
St. Paul, Minn. and Manitoba R'way bonds.....	100,000 00	118,000 00	
Alabama new bonds.....	10,000 00	10,000 00	
South Carolina bonds.....	12,000 00	12,720 00	
Tennessee Settlement bonds.....	20,000 00	12,600 00	
Total par and market values.....	\$2,588,700 00	\$3,230,435 00	3,230,435 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Fidelity and Cas. Company stock....	\$4,700 00	\$5,405 00	\$4,400 00	
First Nat. Bank of Saugerties, N. Y., stock	500 00	500 00	300 00	
Total amounts.....	\$5,200 00	\$5,905 00	\$4,700 00	4,700 00
Cash in office, \$2,772.58 ; in bank, \$226,659.76 ; total.....				229,432 34
Interest due and accrued on stocks and bonds.....				50,083 50
Interest due and accrued on collateral loans.....				662 85
Premiums in due course of collection.....				288,803 07

Bills receivable, not matured, taken for premiums.....	\$335,121 14
Rents due and accrued	6,000 00
Aggregate amount of all actual, available Assets.....	<u>\$5,177,478 99</u>

*Special Reserve Fund, under Chapter 189, Laws of 1874, as amended
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department.....	\$600,000 00
Guaranty surplus fund.....	<u>600,000 00</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$459,952 28
Losses resisted, including interest, costs and expenses.	<u>45,540 00</u>
Total amount of claims for losses.....	\$505,492 28
Deduct reinsurance thereon	<u>35,086 46</u>
Net amount of unpaid losses and claims.....	<u>\$470,405 82</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$529,540 29
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	1,679,918 07
Unearned premiums, at 50 per cent, on inland navigation risks	<u>55,969 52</u>
Total unearned premiums	2,265,427 88
Principal unpaid on scrip ordered to be redeemed	25,899 00
Interest unpaid to scripholders, due or to become due	6,389 04
Cash dividends to stockholders, unpaid.. ..	477 40
Commissions and brokerage	<u>50,000 00</u>
Total liabilities, except capital and net surplus	\$2,818,599 14
Joint-stock capital paid up in cash	1,000,000 00
Scrip outstanding	18,457 00
Surplus beyond all liabilities.....	<u>1,340,422 85</u>
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$5,177,478 99</u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received	\$2,955,578 86	\$722,792 24
Deduct reinsurance, rebate and return premiums....	<u>393,905 50</u>	<u>124,829 24</u>
Net cash received for premiums.....	<u>\$2,561,673 36</u>	<u>\$597,963 00</u>
		\$3,159,636 36
Interest received on bonds and mortgages.. ..		18,231 41
Interest and dividends received from all other sources.....		170,251 34
Received for rent.....		<u>40,523 59</u>
Aggregate Income received during the year in cash		<u>\$3,388,642 70</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses	\$1,660,953 39	\$476,955 32
Deduct salvages and reinsurances	<u>138,078 59</u>	<u>54,804 34</u>
Net amount paid for losses.....	<u>\$1,522,874 80</u>	<u>\$422,150 98</u>
		\$1,945,025 78
Dividends paid.....		153,861 40
Scrip redeemed in cash, and interest paid on scrip		10,803 48
Commissions and brokerage		619,014 33
Salaries and other charges of officers, clerks and other employés ..		309,412 86
State, national and local taxes		82,145 09
All other payments.....		<u>240,330 29</u>
Aggregate Expenditures during the year in cash		<u>\$3,360,593 23</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland.	Premiums.
In force on the 31st day of December, 1884,	\$404,458,595	\$3,581,994 30	\$3,540,421	\$50,789 49
Written or renewed during 1885	378,067,305	3,183,120 92	206,157,092	637,228 21
Totals	\$782,525,900	\$6,765,115 22	\$209,697,513	\$588,017 72
Deduct those expired and marked off as terminated in 1885.....	304,055,408	2,527,341 34	206,095,704	576,078 69
In force at the end of the year 1885.....	\$478,470,492	\$4,237,773 88	\$3,601,809	\$111,939 04
Deduct amount reinsured in com- panies licensed in New York ..	21,536,632	184,228 23	.....	.....
Net amount in force	\$456,933,860	\$4,053,545 65	\$3,601,809	\$111,939 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$163,353,296	\$1,059,080 58	1—2	\$529,540 29
1884.....	Two years.....	1,087,660	3,887 14	1—4	971 78
1885.....		1,412,795	6,775 09	3—4	5,081 32
1883.....	Three years.....	43,591,495	345,086 80	1—6	57,514 47
1884.....		53,051,426	398,055 82	1—2	199,027 91
1885.....		53,412,979	383,538 29	5—6	319,615 24
1882.....	Four years.....	853,266	8,063 37	1—8	1,007 80
1883.....		1,037,123	10,309 34	3—8	3,866 00
1884.....		1,061,824	9,438 19	5—8	5,898 87
1885.....		769,924	7,406 67	7—8	6,480 83
1881.....	Five years.....	16,208,134	211,656 40	1—10	21,165 64
1882.....		18,793,621	255,613 28	3—10	76,682 98
1883.....		27,292,774	353,967 10	1—2	176,983 55
1884.....		35,037,187	474,900 72	7—10	332,430 50
1885.....		39,970,346	525,766 86	9—10	473,190 18
Totals		\$456,933,860	\$4,053,545 65	.....	\$2,209,458 36

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$34,973,234 83
Total losses paid since organization.....	19,134,021 32
Total cash dividends declared since the Company commenced business.....	4,037,747 36
Total amount of the Company's stock owned by the directors at par value.....	202,800 00
Total amount loaned to stockholders not officers	8,000 00
Total amount of losses incurred during the year.....	2,020,963 24
Amounts deposited in various States and countries for the protection of policy- holders, as follows, viz.: Georgia.....	25,000 00

Business in the State of New York during the year.

Risks written	\$253,862,245 00
Premiums received	659,916 30
Losses paid.....	490,641 91
Amount of losses incurred	416,326 92

EAGLE FIRE COMPANY.

No. 71 WALL STREET, NEW YORK.

[Organized April 22, 1806 ; commenced business August 6, 1806.]

A. J. CLINTON, *President.*

T. J. GAINES, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$450,000 00
Loans on bond and mortgage (first liens).....	29,000 00
Interest due and unpaid on bond and mortgage loans.....	151 25
Interest accrued thereon	670 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$285,000 00	\$320,981 25
Oswego and Syracuse Railroad stock.....	25,000 00	35,000 00
Albany and Susquehanna Railroad stock.....	5,000 00	7,000 00
Utica, Chenango and Susquehanna Valley R. R. stock.....	10,000 00	10,500 00
Rensselaer and Saratoga Railroad stock.....	5,000 00	8,000 00
Third Avenue Railroad bonds.....	10,000 00	10,500 00
German American Bank stock.....	3,750 00	4,087 50
Merchants' National Bank stock.....	16,650 00	21,312 00
Mechanics' National Bank stock.....	5,000 00	7,400 00
Bank of America stock.....	20,000 00	33,000 00
Nassau Bank stock.....	5,000 00	6,250 00
American Exchange National Bank stock.....	20,000 00	25,600 00
East River National Bank stock.....	3,550 00	4,905 00
Bank of the State of New York stock.....	2,000 00	2,400 00
National Bank of Commerce stock.....	10,000 00	16,000 00
Delaware and Hudson Canal Co. stock.....	25,000 00	24,187 50
Total par and market values.....	\$450,950 00	\$537,123 25

\$537,123 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
East River National Bank stock	\$1,500 00	\$1,100 00	\$800 00
Cash in office, \$1,497.35 ; in bank, \$17,353.25 ; total.....			18,850 60
Interest due and accrued on stocks and bonds.....			5,501 46
Interest due and accrued on collateral loans and deposits.....			258 00
Premiums in due course of collection			8,357 94
Rents due and accrued.....			2,647 27

Aggregate amount of all actual, available Assets \$1,053,359 77

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,239 47
Losses unadjusted, including all reported and supposed losses.....	8,053 00
Losses resisted including interest, costs and expenses.....	1,700 00
Total amount of claims for losses.....	\$14,992 47
Deduct reinsurance thereon.....	250 00
Net amount of unpaid losses and claims.....	\$14,742 47
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$36,483 76
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	48,709 07
Total unearned premiums	85,192 83
Cash dividends to stockholders, unpaid.....	2,340 24
All other liabilities.....	3,191 02
Total liabilities, except capital and net surplus.....	\$105,467 16
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	647,892 61

Aggregate Liabilities, including paid up capital and net surplus, \$1,053,359 77

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$132,127 39
Deduct reinsurance, rebate and return premiums	11,949 08
Net cash received for premiums (all fire).....	\$120,178 31
Interest received on bonds and mortgages.....	3,496 83
Interest and dividends received from all other sources.....	27,840 50
Received for rent.....	5,370 15
Income from all other sources.....	46 15

Aggregate Income received during the year in cash..... \$156,931 94

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$39,825 02
Deduct salvages and reinsurances	2,647 44
Net amount paid for losses (all fire).....	\$37,177 58
Dividends paid.....	44,745 00
Commissions and brokerage.....	19,486 03
Salaries and other charges of officers, clerks and other employés..	29,650 00
State, national and local taxes.....	8,296 67
All other payments.....	16,221 38
Aggregate Expenditures during the year in cash.....	\$155,576 66

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$31,007,126	\$144,065 11
Written or renewed in 1885	31,628,951	135,041 27
Totals.....	\$62,636,077	\$279,106 38
Deduct expirations and cancellations	28,088,275	108,571 07
In force December 31, 1885.....	\$34,547,802	\$170,535 31
Deduct amount reinsured.....	1,890,150	9,086 59
Net amount in force	\$32,657,652	\$161,448 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$17,052,436	\$72,967 53	1—2	\$36,433 76
1884	Two years.....	10,200	61 10	1—4	15 27
1885		37,800	165 36	3—4	124 02
1883	Three years	4,467,165	23,940 81	1—6	3,990 13
1884		4,047,785	22,650 83	1—2	11,325 41
1885	Four years.....	6,159,915	34,333 71	5—6	28,653 10
1885		6,750	50 63	7—8	44 30
1881	Five years.....	122,043	823 20	1—10	82 82
1882		139,050	872 83	3—10	261 84
1883		121,833	951 00	1—2	475 50
1884		225,675	1,910 49	7—10	1,337 07
1885		267,000	2,666 23	9—10	2,399 61
Totals.....		\$32,657,652	\$161,448 72		\$85,192 39

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,160,924 56
Total losses paid since organization.....	2,924,527 83
Total cash dividends declared since the Company commenced business.....	3,776,308 00
Total amount of the Company's stock owned by the directors at par value.....	30,480 00
Total amount of fire losses incurred during the year.....	48,423 64

Business in the State of New York during the year.

Fire risks written.....	\$27,638,763 00
Premiums received.....	95,647 91
Losses paid.....	32,202 35
Amount of losses incurred.....	32,353 14
Amount paid the Comptroller for taxes on premiums.....	765 11
Amount paid the Comptroller for taxes on dividends to stockholders	1,125 00

EMPIRE CITY FIRE INSURANCE COMPANY.

No. 166 BROADWAY, NEW YORK.

[Organized and commenced business October 5, 1850.]

LINDLEY MURRAY, JR., *President.*DAVID J. BURTIS, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$7,500 00
Interest due thereon.....	197 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$230,000 00	\$279,490 00	
Erie Railway bonds.....	5,000 00	6,350 00	
Total par and market values.....	<u>\$235,000 00</u>	<u>\$285,840 00</u>	285,840 00
Cash in office, \$397.37; in bank, \$6,325.68; total.....			6,723 05
Interest due and accrued on stocks and bonds.....			2,203 33
Premiums in due course of collection.....			7,387 75
Aggregate amount of all actual, available Assets.....			<u><u>\$309,851 63</u></u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$3,655 00
Losses resisted, including interest, costs and expenses.....	3,100 00
Net amount of unpaid losses and claims.....	\$6,755 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$35,442 79
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	7,056 76
Total unearned premiums.....	42,499 55
Rent accrued.....	458 33
All other liabilities.....	960 74
Total liabilities, except capital and net surplus.....	\$50,673 62
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	59,178 01
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$309,851 63</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$83,494 76
Deduct reinsurance, rebate and return premiums.....	8,265 41
Net cash received for premiums (all fire).....	\$75,229 35
Interest received on bonds and mortgages.....	422 50
Interest and dividends received from all other sources.....	9,440 83
Aggregate Income received during the year in cash.....	<u><u>\$85,092 68</u></u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$42,402 84
Dividends paid.....	12,000 00
Commissions and brokerage.....	7,293 70
Salaries and other charges of officers, clerks and other employes...	8,500 00

State, national and local taxes.....	\$624 32
All other payments, viz.: Rent, stationery, fire patrol.....	6,835 73
	<hr/>
Aggregate Expenditures during the year in cash.....	\$77,656 59

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$9, 167, 974	\$65, 480 43
Written or renewed in 1885	10, 858, 365	85, 859 84
Totals.....	\$20, 026, 339	\$151, 340 27
Deduct expirations and cancellations.....	9, 492, 702	66, 484 91
In force December 31, 1885.....	\$10, 533, 637	\$84, 855 36
Deduct amount reinsured	5, 000	30 00
Net amount in force.....	\$10, 528, 637	\$84, 825 36

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,347,950	\$70,885 58	1—2	\$35,442 79
1884.....	{ Two years	8,625	30 04	1—4	7 51
1885.....		1,000	4 67	3—4	3 50
1883.....	{ Three years	530,199	2,768 96	1—6	461 49
1884.....		613,193	3,441 30	1—2	1,720 65
1885.....		716,903	4,758 03	5—6	3,965 02
1882.....	{ Four years	5,500	53 19	1—8	6 65
1883.....		12,283	103 79	3—8	38 92
1885.....		9,083	97 88	7—8	85 65
1881.....	{ Five years.....	104,611	1,069 99	1-10	107 00
1882.....		82,989	728 00	3-10	218 40
1883.....		96,301	883 93	1—2	441 97
Totals.....		\$10,528,637	\$84,825 36	.....	\$42,499 55

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2, 419, 640 03
Total losses paid since organization.....	1, 089, 389 99
Total cash dividends declared since the Company commenced business.....	768, 000 00
Total amount of the Company's stock owned by the directors at par value.....	48, 400 00
Total amount of fire losses incurred during the year.....	39, 644 15

Business in the State of New York during the year.

Fire risks written.....	\$6,913 701 00
Premiums received.....	44,217 92
Losses paid.....	23,991 87
Amount of losses incurred.....	20,878 79
Amount paid the Comptroller for taxes on premiums.....	324 32
Amount paid the Comptroller for taxes on capital stock.....	300 00

EXCHANGE FIRE INSURANCE COMPANY.

NO. 41 PINE STREET, NEW YORK.

[Organized April 9, 1853; commenced business May, 1853.]

RICHARD C. COMBES, *President.*

GEORGE W. MONTGOMERY, *Secretary.*

Capital stock of the Company paid up, \$200,010.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$98,300 00
Interest due and unpaid on bond and mortgage loans	4,356 50
Interest accrued thereon	983 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$120,000 00	\$148,000 00	
New York City bonds.....	30,000 00	32,150 00	
Total par and market values.....	\$150,000 00	\$180,150 00	\$180,150 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Union Pacific R. R. bonds.....	\$3,000 00	\$3,420 00	\$5,000 00	{
Lackawanna Iron and Coal Co. stock..	4,800 00	4,800 00		
Morris and Essex R. R. Co. stock..	6,000 00	7,200 00		
Safe Deposit Co., of N. Y., stock....	5,500 00	6,660 00	5,000 00	
Rutgers Fire Insurance Co.....	2,000 00	2,400 00	10,000 00	{
Oriental Bank.....	500 00	750 00		
New York Equitable Fire Ins. Co...	1,250 00	2,000 00		
Citizens' Bank.....	1,500 00	1,650 00		
Citizens' Insurance Co.....	1,500 00	1,800 00		
Home Insurance Co.....	3,000 00	3,900 00	1,250 00	{
Sterling Fire Insurance Co.....	3,100 00	1,705 00		
Licking Valley R. R. Co. first mort- gage bond.....	1,000 00	1,000 00	600 00	
Phoenix National Bank.....	660 00	700 00	600 00	
Delaware, Lackawanna and Western R. R. Co. bonds.....	3,000 00	3,600 00	4,750 00	{
Chicago, St. Paul and Minneapolis R. R. Co. bonds.....	1,000 00	1,100 00		
Gallatin National Bank.....	550 00	1,000 00		
United States Government bond and coupon.....	1,060 00	1,170 00	1,075 00	
N. Y. C. and H. R. R. Co. stock..	2,500 00	2,575 00	1,800 00	
New Jersey Dry Dock and Trans- portation Co. stock.....	1,250 00	1,500 00	750 00	
Long Dock Co. first mortgage bond..	1,000 00	1,170 00	750 00	
Manhattan Life Insurance Co.....	250 00	1,000 00	400 00	
Hudson River Chemical and Dye Wood Co. stock.....	5,000 00	5,500 00	2,000 00	
Western Union Tel. Co. stock.....	10,000 00	7,200 00	7,000 00	{
Pacific Fire Insurance Co.....	1,000 00	1,600 00		
Continental National Bank.....	1,500 00	1,600 00	1,100 00	
Total amounts.....	\$61,930 00	\$67,000 00	\$47,075 00	
Cash in office, \$599.06 ; in bank, \$27,034.26 ; total.....			47,075 00	
Interest due and accrued on collateral loans.....			27,633 32	
Premiums in due course of collection.....			688 36	
Bills receivable, not matured, taken for premiums.....			17,133 74	
Aggregate amount of all actual, available Assets.....			20,533 99	
			\$396,853 91	

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$13,682 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$44,452 15
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	48,038 31
Unearned premiums, at 50 per cent, on inland navigation risks.....	1,025 65
Total unearned premiums.....	93,516 11
Cash dividends to stockholders, unpaid.....	445 50
All other liabilities.....	1,713 37
Total liabilities, except capital and net surplus.....	\$109,356 98
Joint-stock capital paid up in cash.....	200,010 00
Surplus beyond all liabilities.....	87,486 93
Aggregate Liabilities, including paid up capital and net surplus,	\$396,853 91

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$163,567 72	\$45,795 10	
Deduct reinsurance, rebate and return premiums....	24,440 50	730 86	
Net cash received for premiums.....	\$139,127 22	\$45,064 24	\$184,191 46

Interest received on bonds and mortgages.....	\$4,383 33
Interest and dividends received from all other sources.....	12,057 98
Aggregate Income received during the year in cash.....	<u>\$200,632 77</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$208,386 82	\$21,653 06	
Deduct salvages and reinsurances	10,282 33	133 00	
Net amount paid for losses.....	<u>\$198,104 49</u>	<u>\$21,520 06</u>	\$219,624 55
Dividends paid.....			14,000 70
Commissions and brokerage.....			34,472 20
Salaries and other charges of officers, clerks and other employ�es..			18,962 77
State, national and local taxes.....			2,609 54
All other payments.....			9,455 63
Aggregate Expenditures during the year in cash.....			<u>\$299,125 39</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year	\$41,397,790	\$298,258 42	\$67,000	\$4,037 48
Written or renewed during the year....	17,356,750	186,507 57	6,021,715	45,795 10
Totals.....	\$58,754,540	\$484,765 99	\$6,088,715	\$49,832 58
Deduct those expired and marked off as terminated.....	35,464,784	296,294 16	6,012,494	47,781 29
In force at the end of the year..	\$23,289,756	\$188,471 83	\$76,221	\$2,051 29
Deduct amount reinsured.....	738,901	5,247 73	.....	.....
Net amount in force.....	<u>\$24,028,657</u>	<u>\$193,719 56</u>	<u>\$76,221</u>	<u>\$2,051 29</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction uncarned.	Premiums uncarned.
1885.....	One year or less.....	\$13,596,450	\$88,904 30	1-2	\$44,452 15
1885.....	Two years.....	100,000	20,000 00	3-4	15,000 00
1883.....	Three years.....	4,120,430	35,119 39	1-6	5,853 23
1884.....		2,928,514	22,440 08	1-2	11,220 04
1885.....	Four years.....	1,534,707	9,523 82	5-6	7,936 52
1882.....		2,750	25 20	1-8	3 15
1881.....	Five years.....	264,275	2,602 61	1-10	260 26
1882.....		542,149	5,872 26	3-10	1,761 66
1883.....		356,790	3,848 45	1-2	1,924 22
1884.....		405,068	3,829 46	7-10	2,680 63
1885.....		177,524	1,553 99	9-10	1,398 60
Totals.....		<u>\$24,028,657</u>	<u>\$193,719 56</u>	.....	<u>\$92,490 46</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,620,737 00
Total losses paid since organization	2,174,908 00
Total cash dividends declared since the Company commenced business.....	361,623 45
Total amount of the Company's stock owned by the directors at par value	107,904 00
Total amount loaned to stockholders and officers.....	18,050 00
Total amount of fire losses incurred during the year.....	204,332 00
Total amount of inland losses incurred during the year.....	<u>21,653 06</u>

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written.....	\$13,660,770 00	\$122,247 00	
Premiums received.....	55,929 00	6,091 00	
Losses paid.....	98,496 00	1,666 00	
Amount of losses incurred.....	<u>102,996 00</u>	<u>1,666 00</u>	
Amount paid the Comptroller for taxes on premiums.....			\$499 58
Amount paid the Comptroller for taxes on dividends to stockholders			<u>350 00</u>

FARRAGUT FIRE INSURANCE COMPANY.

No. 346 BROADWAY, NEW YORK.

[Organized January 29, 1872 ; commenced business January 30, 1872.].

JOHN E. LEFFINGWELL, *President.*

SAMUEL DARBEE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$6,000 00
Loans on bond and mortgage (first liens).....	9,900 00
Interest accrued thereon.....	136 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$222,000 00	\$216,170 00	
Delaware and Hudson Canal Co. stock.....	20,000 00	19,350 00	
Brooklyn City Railroad stock.....	1,850 00	3,792 50	
Fourth National Bank stock.....	10,000 00	12,500 00	
New York Produce Exchange Bank stock.....	5,200 00	5,720 00	
Long Island Loan and Trust Co. stock.....	25,000 00	30,000 00	
Brooklyn Gas-Light Co. stock.....	11,250 00	14,287 50	
People's Gas-Light Co. stock.....	10,000 00	8,500 00	
Citizens' Gas-Light Co. stock.....	4,000 00	3,400 00	
Total par and market values.....	\$309,300 00	\$343,720 00	343,720 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Bushwick R. R. Co. stock.....	\$300 00	\$525 00	\$300 00	
Exchange Fire Ins Co. stock.....	2,610 00	2,479 50	2,000 00	
Central National Bank Stock.....	3,900 00	4,290 00	3,900 00	
Am. Screw Co. (Providence) stock ..	200 00	200 00		
Total amounts.....	\$7,010 00	\$7,494 50	\$6,200 00	6,200 00

Cash in office, \$590.19; in bank, \$42,371.02; total.....	42,961 21
Interest due and accrued on collateral loans.....	93 00
Premiums in due course of collection.....	20,054 32
All other assets, viz.: Rents due and accrued, \$54; interest on deposit with Trust Company, \$134.68; total.....	188 68
Aggregate amount of all actual, available Assets.....	\$429,253 46

Items not admitted as Available Assets.

Office furniture.....	\$4,000 00
Premiums over three months due.....	649 55
Total.....	\$4,649 55

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$108 43
Losses unadjusted, including all reported and supposed losses.....	6,175 65
Losses resisted, including interest, costs and expenses.....	6,786 53
Net amount of unpaid losses and claims.....	\$13,070 61
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$75,154 26
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	31,099 02
Total unearned premiums.....	106,253

Salaries and other miscellaneous expenses due and accrued.....	\$2,108 33
All other liabilities.....	900 00
Total liabilities, except capital and net surplus.....	\$122,332 22
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	106,921 24
Aggregate Liabilities, including paid up capital and net surplus,	\$429,253 46

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$191,343 23
Deduct reinsurance, rebate and return premiums.....	11,994 40
Net cash received for premiums (all fire).....	\$179,348 83
Interest received on bonds and mortgages.....	545 19
Interest and dividends received from all other sources.....	15,048 77
Received for rent.....	525 00
Aggregate Income received during the year in cash.	\$195,467 79

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$65,853 73
Dividends paid.....	20,000 00
Commissions and brokerage.....	27,190 16
Salaries and other charges of officers, clerks and other employ�es..	22,920 00
State, national and local taxes.....	3,666 25
All other payments, viz.: Rent, stationery, advertising, agency and other expenses, \$17,381.37; real estate, taxes and repairs, \$211.90; miscellaneous, \$35.45; total.....	17,628 72
Aggregate Expenditures during the year in cash.....	\$157,258 80

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$29,087,248	\$190,829 55
Written or renewed in 1885.....	27,080,585	193 207 84
Totals.....	\$56,167,833	\$384,037 39
Deduct expirations and cancellations.....	25,848,836	171,377 01
In force December 31, 1885.....	\$30,318,997	\$212,660 38
Deduct amount reinsured.....	860,513	6,937 74
Net amount in force.....	\$29,458,484	\$205,722 64

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	On year or less.....	\$21,454,219	\$150,308 53	1—2	\$75,154 26
1884.....	Two years.....	7,400	98 00	1—4	24 50
1885.....		6,100	44 72	3—4	33 54
1883.....		1,560,519	10,934 98	1—6	1,822 49
1884.....	Three years.....	1,984,538	13,746 76	1—2	6,873 38
1885.....		3,187,815	20,214 64	5—6	16,845 53
1882.....		36,400	383 25	1—8	47 90
1883.....	Four years.....	10,000	100 00	3—8	62 50
1884.....		1,675	16 78	5—8	10 49
1885.....		3,500	22 31	7—8	19 52
1881.....	Five years.....	163,782	1,554 42	1—10	155 44
1882.....		173,245	1,825 23	3—10	547 57
1883.....		326,099	1,656 50	1—2	828 25
1884.....	Seven years.....	272,579	2,303 34	7—10	1,612 34
1885.....		266,113	2,445 68	9—10	2,201 11
1880.....		4,500	67 50	3—14	14 46
Totals.....		\$29,458,484	\$205,722 64	.....,	\$106,253 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,052,902 34
Total losses paid since organization.....	837,485 29
Total cash dividends declared since the Company commenced business.....	334,000 00
Total amount of the Company's stock owned by the directors at par value.....	46,150 00
Total amount loaned to stockholders and officers.....	7,700 00
Total amount of fire losses incurred during the year.....	69,987 08

Business in the State of New York during the year.

Fire risks written.....	\$21,318,005 00
Premiums received.....	113,692 59
Losses paid.....	42,227 91
Amount of losses incurred.....	48,684 24
Amount paid the Comptroller for taxes on premiums.....	581 20
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

FIREMEN'S INSURANCE COMPANY.

No. 153 BROADWAY, NEW YORK.

[Organized and commenced business April 19, 1825.]

JOHN F. HALSTED, *President.*P. HANFORD OAKLEY, *Secretary.*

Capital stock of the Company paid up, \$204,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$5,800 00
Interest due and unpaid on bond and mortgage loans.....	81 00
Interest accrued thereon.....	130 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$135,000 00	\$145,125 00
Bank of New York stock.....	6,700 00	12,060 00
American Exchange National Bank stock.....	4,000 00	5,120 00
Delaware and Hudson Canal bonds.....	16,000 00	18,080 00
New York City bonds.....	60,000 00	63,800 00
Morris and Essex Railroad stock.....	10,000 00	13,000 00
New York, Lackawanna and Western R. R. stock...	10,000 00	10,000 00
New York Central and Hudson River R. R. stock...	10,000 00	10,500 00
Delaware and Hudson Canal stock.....	4,000 00	3,880 00
United States notes.....	5,000 00	5,000 00
Total par and market values.....	\$260,700 00	\$286,565 00
Cash in office, \$579.50; in bank, \$535.65; total.....		1,115 15
Interest due and accrued on stocks and bonds.....		1,965 83
Premiums in due course of collection.....		4,788 22
All other assets, viz.: Rents due and accrued.....		333 33

Aggregate amount of all actual, available Assets..... \$300,779 03

III. LIABILITIES.

Net amount of unpaid losses and claims.....	\$3,714 75
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$26,249 11
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	7,682 77
Unearned premiums, at 50 per cent, on inland navigation risks.....	231 25
Total unearned premiums.....	34,163 13
Rent due and accrued.....	1,266 66
All other liabilities.....	520 71

Total liabilities, except capital and net surplus..... \$39,665 25

Joint-stock capital paid up in cash.....	\$204,000 00
Surplus beyond all liabilities.....	57,113 78
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$300,779 03</u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$66,454 85	\$562 50	
Deduct reinsurance, rebate and return premiums....	7,073 11		
Net cash received for premiums.....	<u>\$59,381 74</u>	<u>\$562 50</u>	\$59,944 24
Interest received on bonds and mortgages... ..			267 00
Interest and dividends received from all other sources.....			9,334 87
Received for rent			3,999 96
Aggregate Income received during the year in cash.....			<u>\$73,546 07</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$33,593 11
Deduct salvages and reinsurances	2,543 73
Net amount paid for losses (all fire).....	\$31,049 38
Dividends paid.....	14,280 00
Commissions and brokerage.....	9,390 48
Salaries and other charges of officers, clerks and other employes..	10,668 51
State, national and local taxes.....	1,694 91
All other payments, viz.: Rent, fire patrol, advertising, stationery and other office expenses.....	11,042 96
Aggregate Expenditures during the year in cash.....	<u>\$78,126 24</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums
In force December 31, 1884.....	\$10,525,948	\$72,932 20	\$33,500	\$804,17
Written or renewed in 1885.....	9,924,716	65,727 01	22,500	462 50
Totals.....	\$20,450,664	\$138,659 21	\$56,000	\$1,266 67
Deduct expirations and cancellations,	10,573,265	69,065 77	33,500	804 17
In force December 31, 1885.....	\$9,877,399	\$69,593 44	\$22,500	\$462 50
Deduct amount reinsured.....	230,663	1,435 75		
Net amount in force.....	<u>\$9,646,736</u>	<u>\$68,157 69</u>	<u>\$22,500</u>	<u>\$462 50</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$7,315,579	\$52,498 22	1-2	\$26,249 11
1884.....	Two years.....	18,800	70 20	1-4	17 55
1885.....		25,640	157 01	3-4	117 75
1883.....	Three years.....	546,403	3,424 91	1-6	570 82
1884.....		650,776	4,329 12	1-2	2,164 56
1885.....	Four years.....	739,797	4,484 85	5-6	3,737 37
1883.....		29,500	296,24	3-8	111 09
1881.....	Five years.....	82,917	834 08	1-10	83 41
1882.....		100,375	764 19	3-10	229 26
1883.....		136,399	1,291 29	1-2	645 64
1884.....		550	7 58	7-10	5 32
Totals.....		<u>\$9,646,736</u>	<u>\$68,157 69</u>		<u>\$33,931 88</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,482,290 61
Total losses paid since organization.....	2,768,194 26
Total cash dividends declared since the Company commenced business.....	1,403,578 17
Total amount of the Company's stock owned by the directors at par value.....	59,296 00
Total amount of fire losses incurred during the year.....	<u>28,972 34</u>

Business in the State of New York during the year.

	Fire.	Inland.
Risks written.....	\$7, 603, 047 00	\$22, 500. 00
Premiums received.....	46, 132 07	562 50
Losses paid.....	22, 629 56	.....
Amount of losses incurred.....	17, 908 43	.....
Amount paid the Comptroller for taxes on premiums.....		\$372 85
Amount paid the Comptroller for taxes on dividends to stockholders.....		408 00

GERMAN AMERICAN INSURANCE COMPANY.

No. 115 BROADWAY, NEW YORK.

[Organized and commenced business March 7, 1872.]

EMIL OELBERMANN, *President.* JAMES A. SILVEY, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$2, 000, 000 00	\$2, 433, 175 00
Missouri State funding bonds.	25, 000 00	28, 750 00
Chicago and Rock Island R. R. first mortgage bonds,	50, 000 00	64, 000 00
Cairo and Fulton R. R. first mortgage bonds.....	25, 000 00	27, 125 00
Chicago, Mil. & St. Paul R. R. first mortgage bonds,		
I & D. Div.....	30, 000 00	38, 400 00
Chicago, Mil. & St. Paul bonds, La Crosse Div.....	60, 000 00	63, 000 00
Chicago, Mil. & St. Paul first mortgage bonds, I. and		
M. Div.....	10, 000 00	12, 100 00
Central Pacific first mortgage bonds.....	50, 000 00	56, 000 00
Union Pacific first mortgage bonds.....	50, 000 00	57, 000 00
Kansas Pacific first mortgage bonds.....	25, 000 00	28, 250 00
Kansas Pacific first mortgage bonds.....	35, 000 00	38, 500 00
Kansas Pacific first mortgage bonds.....	25, 000 00	27, 750 00
Chicago & No. Western sinking fund bonds.....	70, 000 00	77, 000 00
Chicago & No. Western sinking fund bonds.....	16, 000 00	19, 200 00
Chicago & No. Western debenture bonds.....	40, 000 00	42, 000 00
St. Louis, Kansas City & Northern first mortgage		
bonds, real estate.....	43, 000 00	46, 870 00
St. Louis, Kansas City & Northern first mortgage		
bonds, Omaha Div.....	50, 000 00	45, 500 00
Erie R. R. first mortgage bonds, consolidated.....	100, 000 00	128, 000 00
Syracuse, Binghamton & New York first mortgage		
bonds.....	30, 000 00	39, 900 00
Little Miami first mortgage bonds.....	25, 000 00	26, 750 00
Louisville & Nashville general mortgage bonds.....	25, 000 00	26, 000 00
Louisville & Nashville trust bonds.....	25, 000 00	25, 000 00
New York, Lack. & Western first mortgage bonds...	100, 000 00	125, 000 00
Chicago, Burlington & Quincy debenture bonds. ...	50, 000 00	53, 500 00
Missouri Pacific first mortgage bonds.....	50, 000 00	54, 000 00
N. Y., Chicago & St. Louis first mortgage bonds....	40, 000 00	39, 200 00
Missouri, Kansas & Texas first mortgage bonds....	50, 000 00	57, 750 00
N. Y. Central & Hudson River debenture bonds.....	100, 000 00	109, 000 00
Albany & Susquehanna first con. mortgage bonds...	75, 000 00	88, 125 00
St. Paul, Minneapolis & Man. first con. mort. bonds,	30, 000 00	34, 500 00
Chicago, Mil. & St. Paul mort. bonds, C. & P.W. Div	20, 000 00	20, 500 00
Pennsylvania Company bonds.....	55, 000 00	55, 550 00
Fargo & Southern first mortgage bonds.....	25, 000 00	28, 000 00
New York & Harlem Railway stock.....	100, 000 00	212, 000 00
Morris & Essex Railway stock.....	20, 000 00	26, 000 00
Chicago, Rock Island & Pacific Railroad stock.....	50, 000 00	64, 250 00
Illinois Central Railway Company stock.....	50, 000 00	70, 000 00
Chicago, Burlington & Quincy R'way Co. stock.....	2, 000 00	2, 740 00

Total par and market values..... \$3, 326, 000 00 \$4, 390 385 00

\$4, 390, 385 00

Cash in office, \$2,000.42; in bank, \$143,939.65; total.....	\$145,940 07
Interest due and accrued on stocks and bonds.....	875 00
Premiums in due course of collection	164,202 67

Aggregate amount of all actual, available Assets..... \$4,701,402 74

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department.....	\$500,000 00
Guaranty surplus fund.....	500,000 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$53,183 95
Losses unadjusted, including all reported and supposed losses.....	115,872 83
Losses resisted, including interest, costs and expenses.....	15,680 29

Total amount of claims for losses.....	\$184,737 07
Deduct reinsurance thereon.....	17,770 82

Net amount of unpaid losses and claims \$166,966 25

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$784,578 03
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	681,072 17

Total unearned premiums.....	1,465,650 20
Salaries and other miscellaneous expenses, due and accrued.....	28,935 71

Total Liabilities, except capital and net surplus	\$1,661,552 16
Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities	2,039,850 58

Aggregate Liabilities, including paid up capital, and net surplus, \$4,701,402 74

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$2,520,966 82
Deduct reinsurance, rebate and return premiums.....	528,302 36

Net cash received for premiums (all fire).....	\$1,992,664 46
Interest and dividends received from all sources.....	169,543 35

Aggregate Income received during the year in cash..... \$2,162,207 81

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,176,048 21
Deduct salvages and reinsurances.....	143,571 52

Net amount paid for losses (all fire).....	\$1,032,476 69
Dividends paid.....	140,000 00
Commissions and brokerage.	305,066 53
Salaries and other charges of officers, clerks and other employes...	148,091 72
State, national and local taxes.....	56,815 97
All other payments.....	170,461 13

Aggregate Expenditures during the year in cash..... \$1,852,912 04

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$320,908,421	\$2,684,125 54
Written or renewed in 1885.....	331,578,534	2,562,569 60
Totals.....	\$652,486,955	\$5,246,695 14
Deduct expirations and cancellations	295,859,669	2,262,107 09
In force December 31, 1885.....	\$356,627,286	\$2,984,588 05
Deduct amount reinsured.....	22,626,971	209,790 22
Net amount in force.....	\$334,000,315	\$2,774,797 83

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$179,568,664	\$1,569,156 06	1—2	\$784,578 03
1884	Two years.....	995,753	8,172 41	1—4	2,043 10
1885		3,315,427	27,643 18	3—4	20,722 38
1883	Three years.....	24,401,682	190,191 10	1—6	31,698 52
1884		29,944,826	232,319 09	1—2	116,159 54
1885	Four years.....	53,847,357	333,517 43	5—6	277,931 20
1882		357,722	3,681 27	1—8	460 16
1883	Five years	515,752	4,352 06	3—8	1,632 03
1884		643,276	4,972 91	5—8	3,108 05
1885	Six years	660,259	6,337 53	7—8	5,545 33
1881		5,261,528	57,484 36	1—10	5,748 43
1882	Seven years	6,228,106	64,994 22	3—10	19,498 26
1883		7,733,929	78,257 69	1—2	39,128 85
1884	Eight years	8,649,355	84,801 43	7—10	59,360 93
1885		11,846,579	108,917 04	9—10	98,025 34
Totals.....		\$334,000,315	\$2,774,797 83	.....	\$1,465,650 20

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$17,295,486 48
Total losses paid since organization.....	8,006,702 65
Total cash dividends declared since the Company commenced business	1,390,000 00
Total amount of the Company's stock owned by the directors at par value.....	326,400 00
Total amount of fire losses incurred during the year.	1,175,903 16

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Oregon	\$50,000 00
Virginia	50,000 00
Georgia.....	25,000 00
North Carolina.....	10,000 00

Business in the State of New York during the year.

Fire risks written.....	\$190,903,648 00
Premiums received.....	697,811 58
Losses paid.....	328,173 36
Amount of losses incurred.....	320,165 03

GERMANIA FIRE INSURANCE COMPANY.

No. 177 BROADWAY, NEW YORK.

[Organized and commenced business March, 1859.]

RUDOLPH GARRIGUE, *President.* HUGO SCHUMANN, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS

Market value of real estate owned unincumbered.....	\$538,454 08
Loans on bond and mortgage (first liens).....	94,500 00
Interest accrued thereon.....	2,775 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$1,000,000 00	\$1,059,593 75
St. Paul, Minn. and Manitoba Railway Co. bonds ...	16,000 00	18,480 00
Morris and Essex R. R. Co. bonds.....	50,000 00	65,000 00
Central Pacific R. R. Co. of Cal., gold bonds.....	40,000 00	46,000 00
Chicago, Burlington and Quincy R. R. Co. bonds....	25,000 00	34,250 00
Hannibal and St. Joe R. R. Co. bonds.....	10,000 00	11,850 00
Chicago, Milwaukee and St. Paul R'way Co. bonds...	10,000 00	10,512 50
Chicago and Northwestern Railway Co. bonds.....	25,000 00	32,500 00
Chicago, Rock Island and Pacific R. R. Co. bonds...	25,000 00	32,750 00
Union Pacific Railway Co. (Eastern Div.) bonds....	25,000 00	27,500 00
Lake Shore and Mich. South. R'way Co. reg. bonds..	9,000 00	11,430 00
Lake Shore and Mich. South. R'way Co. coup. bonds,	16,000 00	20,800 00
Chicago, St. Louis and New Orleans R. R. Co. bonds,	25,000 00	27,750 00
Baltimore and Ohio R. R. Co. bonds.....	25,000 00	26,937 50
N. Y. Central and Hudson River R. R. Co. bonds....	25,000 00	34,375 00
Michigan Central R. R. Co. bonds.....	25,000 00	31,625 00
Union Pacific R. R. Co. bonds	25,000 00	29,250 00
Milwaukee and St. Paul Railway Co. bonds	15,000 00	19,537 50
Mississippi State bonds.....	20,000 00	20,000 00
N. Y. Central and Hudson River R. R. Co. stock	50,000 00	53,000 00
National Park Bank stock	5,000 00	7,600 00
Total par and market values	<u>\$1,466,000 00</u>	<u>\$1,620,741 25</u>
Cash in office, \$33,629.54; in bank, \$43,405.71; total.....		\$1,620,741 25
Premiums in due course of collection.....		77,035 25
Rents due and accrued.....		107,541 81
		1,757 83
Aggregate amount of all actual, available Assets.....		<u><u>\$2,442,805 22</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$67,924 41
Losses unadjusted, including all reported and supposed losses.....	38,544 80
Losses resisted, including interest, costs and expenses.....	42,871 05
Total amount of claims for losses.....	<u>\$149,340 26</u>
Deduct reinsurance thereon.....	7,326 99
Net amount of unpaid losses and claims.....	<u>\$142,013 27</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$471,952 07
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	350,952 77
Total unearned premiums.....	<u>822,904 84</u>
Total liabilities, except capital and net surplus.....	<u>\$964,918 11</u>
Joint-stock capital paid up in cash	1,000,000 00
Surplus beyond all liabilities.....	477,887 11
Aggregate Liabilities, including paid up capital and net surplus.....	<u><u>\$2,442,805 22</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,533,141 52
Deduct reinsurance, rebate and return premiums.....	355,700 56
Net cash received for premiums (all fire).....	<u>\$1,177,440 96</u>
Interest received on bonds and mortgages	8,557 49
Interest and dividends received from all other sources	83,896 90
Aggregate Income received during the year in cash.....	<u><u>\$1,269,895 35</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$951,202 80
Deduct salvages and reinsurances.....	34,547 99
Net amount paid for losses (all fire)....	<u>\$916,654 81</u>
Dividends paid.....	100,000 00
Commissions and brokerage.....	180 405 53

Salaries and other charges of officers, clerks and other employés ..	\$88,230 43
State, national and local taxes.....	35,760 98
All other payments....	186,643 63

Aggregate Expenditures during the year in cash..... \$1,507 695 38

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$177,210,797 00	\$1,846,840 34
Written or renewed in 1885.....	159,332,014 33	1,533,260 80
Totals.....	\$336,542,811 33	\$3,380,101 14
Deduct expirations and cancellations.....	159,907,031 24	1,726,876 12
In force December 31, 1885.....	\$176,635,780 09	\$1,653,224 96
Deduct amount reinsured.....	3,943,315 50	37,035 47
Net amount in force.....	<u>\$172,692,464 59</u>	<u>\$1,615,289 49</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885....	One year or less	\$102,991,747 26	\$943,904 14	1—2	\$471,952 07
1884.....	Two years.....	488,067 00	4,507 16	1—4	1,126 79
1885.....		169,983 00	1,933 39	3—4	1 487 55
1883.....	Three years.....	14,573,772 00	134,155 52	1—6	22,359 25
1884.....		18,443,712 50	165,177 44	1—2	82,588 73
1885.....		19,387,966 83	164,110 82	5—6	136,759 01
1882.....	Four years.....	269,740 00	2,247 81	1—8	230 93
1883.....		205,975 00	1,925 08	3—8	721 90
1884.....		213,334 00	2,214 94	5—8	1,384 34
1885.....		130,262 00	1,203 60	7—8	1,053 15
1881.....	Five years.....	2,323,131 50	31,807 30	1—10	3,180 73
1882.....		3,122,405 50	37,400 54	3—10	11,220 15
1883.....		2,936,945 00	35,651 30	1—3	17,825 65
1884.....		3,676,638 00	45,679 22	7—10	31,975 45
1885.....		3,758,805 00	43,321 22	9—10	38,989 09
Totals.....		<u>\$172,692,464 59</u>	<u>\$1,615,289 49</u>	.....	<u>\$822,904 84</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$18,150,947 43
Total losses paid since organization.....	9,022,138 03
Total cash dividends declared since the Company commenced business.....	1,701,000 00
Total amount of the Company's stock owned by the directors at par value.....	206,200 00
Total amount of fire losses incurred during the year.....	<u>874,716 98</u>

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Mississippi.....	\$25,000 00
Georgia.....	25,000 00
North Carolina.....	10,000 00
Virginia.....	50,000 00
Oregon.....	50,000 00
Dakota.....	<u>25,000 00</u>

Business in the State of New York during the year.

Fire risks written.....	\$57,127,514 00
Premiums received.....	326,723 27
Losses paid.....	166,077 03
Amount of losses incurred.....	164,103 87
Amount paid the Comptroller for taxes on premiums....	2,525 87
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>2,500 00</u>

GLENS FALLS INSURANCE COMPANY.

GLENS FALLS.

[Organized as a mutual insurance company May 4, 1850, under the name of the Dividend Mutual Insurance Company ; changed to a joint-stock company under its present name April 30, 1864.]

RUSSELL M. LITTLE, *President.*

JOHN L. CUNNINGHAM, *Secretary.*

Capital stock of the Company paid up, \$200,000

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$12,575 00
Loans on bond and mortgage (first liens).....	530,345 75
Interest due and unpaid on bond and mortgage loans.....	5,763 57
Interest accrued thereon.....	574 09

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$520,000 00	\$601,325 00	
New York Central and Hudson River R. R. bonds...	50,000 00	66,750 00	
New York and Harlem Railroad bonds	50,000 00	68,750 00	
First National Bank, Glens Falls, stock.....	10,000 00	17,500 00	
Total par and market values	<u>\$630,000 00</u>	<u>\$754,325 00</u>	754,325 00
Cash in office, \$631.63 ; in bank, \$132,449.27 ; total.....			134,080 90
Premiums in due course of collection			52,988 10
Aggregate amount of all actual, available Assets.....			<u><u>\$1,490,652 41</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,716 31	
Losses unadjusted, including all reported and supposed losses	15,451 00	
Losses resisted, including interest, costs and expenses.....	4,250 00	
Total amount of claims for losses.....	<u>\$27,417 31</u>	
Deduct reinsurance thereon.....	800 00	
Net amount of unpaid losses and claims.....		\$26,617 31
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$164,960 83	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	349,306 29	
Total unearned premiums.....		514,267 12
All other liabilities		8,192 90
Total liabilities, except capital and net surplus		\$549,077 33
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities.....		741,575 08
Aggregate Liabilities, including paid capital and net surplus..		<u><u>\$1,490,652 41</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$625,077 00	
Deduct reinsurance, rebate and return premiums.....	76,039 02	
Net cash received for premiums (all fire).....		\$549,037 98
Interest received on bonds and mortgages.....		29,297 43
Interests and dividends received from all other sources.....		30,616 78
Received for rent.....		225 00
Aggregate Income received during the year in cash.....		<u><u>\$609,177 19</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$305,350 65	
Deduct salvages and reinsurances.....	8,062 16	
Net amount paid for losses (all fire)		\$297,288 49
Dividends paid.....		30,060 00
Commissions and brokerage.....		103,589 25
Salaries and other charges of officers, clerks and other employes..		40,697 99
State, national and local taxes		15,121 88
All other payments, viz.: Stationery, traveling expenses, advertis- ing, etc.....		39,708 50
Aggregate Expenditures during the year in cash.....		\$526,406 11

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$86,341,372	\$863,159 09
Written or renewed in 1885.....	59,187,337	640,372 21
Totals	\$145,528,709	\$1,503,531 30
Deduct expirations and cancellations.....	49,768,058	517,796 89
In force December 31, 1885	\$95,760,651	\$985,734 41
Deduct amount reinsured	1,326,753	17,217 69
Net amount in force	\$94,433,898	\$968,516 72

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$28,702,677	\$329,921 66	1-2	\$164,960 83
1884.....	Two years.....	366,492	2,880 87	1-4	720 22
1885.....		312,314	2,945 35	3-4	2,209 01
1883.....		15,142,404	132,288 26	1-6	22,048 04
1884.....	Three years	15,602,059	136,568 24	1-2	68,284 12
1885.....		17,326,486	155,944 27	5-6	129,953 56
1882.....		88,048	898 78	1-8	112 35
1883.....	Four years.....	73,360	673 95	3-8	252 73
1884.....		59,355	740 69	5-8	462 90
1885.....		110,059	816 55	7-8	714 48
1881.....	Five years.....	1,817,975	19,966 76	1-10	1,996 67
1882.....		2,746,805	30,282 94	3-10	9,084 89
1883.....		3,450,583	39,965 26	1-2	19,982 68
1884.....		3,881,398	48,380 69	7-10	33,866 48
1885.....		4,755,613	66,242 45	9-10	59,618 21
Totals		\$94,433,898	\$968,516 72		\$514,267 12

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,804,441 77
Total losses paid since organization.....	3,629,375 59
Total cash dividends declared since the Company commenced business.....	330,000 00
Total amount of the Company's stock owned by the directors at par value.....	70,630 00
Total amount loaned to stockholders and officers.....	9,500 00
Total amount of fire losses incurred during the year.....	287,166 71

Business in the State of New York during the year.

Fire risks written.....	\$22,091,648 00
Premiums received.....	164,788 20
Losses paid.....	87,695 40
Amount of losses incurred.....	87,896 50
Amount paid the Comptroller for taxes on premiums	1,362 80
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

GLOBE FIRE INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK.

[Organized and commenced business March 2, 1863.]

ALFRED A. REEVES, *President.*

EDGAR E. HOLLEY, *Secretary*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)..... \$35,500 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$229,000 00	\$298,110 00	
			298,110 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Delaware & Hudson Canal Co. stock,	\$10,000 00	\$9,700 00	\$6,000 00	
				6,000 00
Cash in office, \$8,019.97; in bank, \$4,394.39; total.....				12,414 36
Premiums in due course of collection.....				7,374 72

Aggregate amount of all actual, available Assets..... \$359,399 08

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$103 55
Losses unadjusted, including all reported and supposed losses.....	1,641 66

Net amount of unpaid losses and claims \$1,745 21

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$35,376 56
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	13,966 25

Total unearned premiums.....	49,342 81
Salaries and other miscellaneous expenses, due and accrued.....	583 33
All other liabilities	500 00

Total liabilities, except capital and net surplus.. . . .	\$52,171 35
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	107,227 73

Aggregate Liabilities, including paid up capital and net surplus, \$359,399 08

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$97,961 40
Deduct reinsurance, rebate and return premiums.	11,970 03

Net cash received for premiums (all fire).....	\$85,991 37
Interest received on bonds and mortgages.....	2,150 00
Interest and dividends received from all other sources.....	13,280 75

Aggregate Income received during the year in cash..... \$101,422 12

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$49,166 80
Deduct salvages and reinsurances.....	4,624 58

Net amount paid for losses (all fire).....	\$44,542 22
Dividends paid.....	20,000 00
Commissions and brokerage.....	14,637 41

Salaries and other charges of officers, clerks and other employ��s...	\$14,775 40
State, national and local taxes.....	1,242 77
All other payments, viz.: Rent, \$3,500; fire patrol and New York Board of Underwriters' expenses, \$1,361.26; miscellaneous, \$3,803.05; total.....	8,664 31
Aggregate Expenditures during the year in cash.....	\$103,862 11

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$21,629,391	\$101,152 96
Written or renewed in 1885	20,905,828	99,465 06
Totals	\$42,535,219	\$200,618 02
Deduct expirations and cancellations.	21,211,251	96,912 15
In force December 31, 1885.....	\$21,323,968	\$103,705 87
Deduct amount reinsured	1,142,415	5,741 74
Net amount in force.....	\$20,181,553	\$97,964 13

Recapitulation of Fire Risks and Premiums.

Year writtten.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$13,464,480	\$70,753 12	1—2	\$35,376 56
1884.....	Two years	12,500	124 83	1—4	31 21
1885.....		14,500	54 70	3—4	41 01
1883.....		1,939,780	8,194 31	1—6	1,365 72
1884.....	Three years.....	1,843,400	7,127 74	1—2	3,563 87
1885.....		2,542,914	9,435 32	5—6	8,279 45
1883.....	Four years.. ..	5,000	25 00	3—8	9 37
1881.....	Five years	122,313	578,90	1—10	57 89
1882.....		75,000	371 37	3—10	111 41
1883.....		68,166	402 71	1—2	201 35
1884.....		51,500	257 75	7—10	180 42
1885.....		32,000	138 38	9—10	124 55
Totals.....		\$20,171,553	\$97,964 13	.....	\$49,342 81

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,014,484 31
Total losses paid since organization.....	1,005,995 48
Total cash dividends declared since the Company commenced business.....	490,000 00
Total amount of the Company's stock owned by the directors at par value.....	31,750 00
Total amount loaned to stockholders and officers.....	6,000 00
Total amount of fire losses incurred during the year.....	37,986 90

Business in the State of New York during the year.

Fire risks written.....	\$19,639,815 00
Premiums received.....	78,769 74
Losses paid.....	38,338 30
Amount of losses incurred.....	34,014 85
Amount paid the Comptroller for taxes on premiums.....	651 05
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

GREENWICH INSURANCE COMPANY.

No. 161 BROADWAY, NEW YORK.

[Incorporated May 5, 1834 ; commenced business January 1, 1835 ; reorganized under the general act and an amended charter May 3, 1864.]

SAMUEL C. HARRIOT, *President.* MASON A. STONE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$170,000 00
Loans on bond and mortgage (first liens).....	21,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$255,000 00	\$306,707 50	
District of Columbia bonds.	125,000 00	145,000 00	
New York Central and H. R. R. R. bonds.....	50,000 00	52,500 00	
New York Central and H. R. R. R. bonds.....	100,000 00	134,000 00	
Albany and Susquehanna R. R. bonds	80,000 00	94,000 00	
Harlem River and Portchester R. R. bonds.....	10,000 00	12,600 00	
Rensselaer and Saratoga R. R. stock.....	21,500 00	34,400 00	
National Broadway Bank stock.....	17,500 00	49,000 00	
Total par and market values.....	\$659,000 00	\$828,207 50	\$828,207 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Am. Exchange Fire Ins. Co. stock ..	\$500 00	\$525 00	\$400 00	
Bowery National Bank stock.....	5,000 00	8,750 00	5,000 00	
St. L. & Iron Mountain R. R. bonds,	5,000 00	6,000 00 }	9,000 00	
Milwaukee and St. Paul R'y bonds..	5,000 00	6,400 00 }		
United States Life Ins. Co. stock ...	1,350 00	1,215 00	850 00	
Chatham National Bank stock	500 00	800 00	600 00	
Central Gas-Light Co. stock	10,000 00	10,000 00 }	17,000 00	
Central Gas-Light Co. certificates ...	6,000 00	4,000 00 }		
Williamsburgh Gas-Light Co. stock,	4,350 00	6,960 00 }		
Jersey City Ins. Co. stock	2,500 00	2,500 00 }		
Chicago, R. I. and P. R. R. Co. s'tk,	20,000 00	25,600 00	2,500 00	
Home Fire Ins. Co. stock.....	1,000 00	1,350 00 }	2,700 00	
American Express Co. stock.....	2,500 00	2,550 00 }		
Real Estate Exchange and Auction Room (Limited) stock	1,000 00	1,040 00	600 00	
Morris and Essex R. R. Co. stock...	15,000 00	19,500 00	10,000 00	
Total amounts.....	\$79,700 00	\$87,190 00	\$48,650 00	48,650 00
Cash in office, \$11,343.80; in bank, \$89,356.83; total.....				100,700 63
Premiums in due course of collection.....				82,051 44
Bills receivable, not matured, taken for premiums.....				1,899 60
Rents due and accrued.....				750 00
Aggregate amount of all actual, available Assets..				\$1,253,259 17

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,500 00	
Losses unadjusted, including all reported and supposed losses.....	137,555 69	
Losses resisted, including interest, costs and expenses.....	15,810 50	
Total amount of claims for losses.....	\$155,866 19	
Deduct reinsurance thereon	5,591 42	
Net amount of unpaid losses and claims.....		\$150,274 77
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$265,737 87	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	240,334 06	
Unearned premiums, at 50 per cent, on inland navigation risks.....	26,013 94	
Total unearned premiums.....		532,135 87
All other liabilities, viz. : Commissions and brokerage, \$18,000 ; return premiums, \$800; total.....		18,800 00
Total liabilities, except capital and net surplus.....		\$701,210 64
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities.....		352,048 53
Aggregate Liabilities, including paid up capital and net surplus,		\$1,253,259 17

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$321,758 26	\$150,037 35	
Deduct reinsurance, rebate and return premiums ...	85,693 73	14,822 33	
Net cash received for premiums.....	\$736,064 53	\$135,215 02	\$871,279 55
Interest received on bonds and mortgages.....			1,260 00

Interest and dividends received from all other sources.....	\$35,194 63
Received for rent	11,940 13
Aggregate Income received during the year in cash.....	<u>\$919,674 37</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$453,803 08	\$68,309 68	
Deduct salvages and reinsurances.....	24,324 58	8,634 33	
Net amount paid for losses.....	<u>\$429,478 50</u>	<u>\$59,675 35</u>	\$489,153 85
Dividends paid.....			20,000 00
Commissions and brokerage			197,508 78
Salaries and other charges of officers clerks and other employes ..			44,756 00
State, national and local taxes.....			11,396 30
All other payments, viz.: Rent, \$6,000 ; stationery, \$4,047.96 ; insurance patrol, \$3,160.22 ; maps, \$1,016.50 ; gas, \$548.06 ; post- age, \$724.01 ; advertising, \$656.70 ; traveling expenses, \$737,69 directors, \$445 ; real estate account, \$414.67 ; miscellaneous, \$12,864.45 ; total			<u>30,615 26</u>
Aggregate Expenditures during the year in cash.....			<u>\$793,430 19</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$193,347,239	\$997,104 00	\$3,197,916	\$65,392 00
Written or renewed in 1885.....	160,846,111	832,721 56	36,354,606	147,626 03
Totals.....	<u>\$354,193,350</u>	<u>\$1,829,825 56</u>	<u>\$39,552,522</u>	<u>\$213,018 03</u>
Deduct expirations and cancellations,	149,628,279	802,476 64	35,528,993	157,270 61
In force December 31, 1885.....	\$204,565,071	\$1,027,348 82	\$4,023,529	\$55,747 42
Deduct amount reinsured.....	7,549,023	64,384 71	398,750	4,434 24
Net amount in force.....	<u>\$197,016,048</u>	<u>\$962,963 91</u>	<u>\$3,624,779</u>	<u>\$51,313 18</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885.....	One year or less.....	\$105,835,717 60	\$581,597 95	1—2	\$ 90,798 97
1884.....	Two years .	831,199 50	3,020 11	1—4	755 03
1885.....		1,849,920 77	13,385 72	3—4	10,039 29
1883.....	Three years.....	22,630,734 58	72,848 09	1—6	12,141 35
1884.....		23,346,160 44	102,489 05	1—2	51,244 52
1885.....		27,814,329 60	125,970 09	5—6	104,975 08
1882.....		50,100 00	398 66	1—8	49 84
1883.....	Four years.....	9,300 00	92 65	3—8	34 74
1884.....		145,000 00	795 67	5—8	499 30
1885.....		88,000 00	325 71	7—8	385 00
1881.....		1,898,245 44	11,342 69	1—10	1,134 26
1882.....	Five years.....	4,321,255 83	27,333 69	3—10	8,200 08
1883.....		4,035,687 15	24,616 73	1—2	12,308 37
1884.....		3,630,839 91	23,164 10	7—10	16,214 87
1885.....		3,965,986 56	23,958 18	9—10	21,562 37
1885.....	Six years.....	19,000 00	113 00	5—6	94 17
1882.....	Seven years.....	119,350 00	1,790 00	3—7	767 13
	Perpetual.....	50,000 00	1,035 00	9—10	931 50
Totals..		<u>\$200,640,827 35</u>	<u>\$1,014,277 09</u>		<u>\$532,135 87</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$6,089,554 04
Total losses paid since organization	3,211,994 58
Total cash dividends declared since the Company commenced business ...	1,898,000 00
Total amount of the Company's stock owned by the directors at par value.....	71,850 00
Total amount loaned to stockholders and officers.....	22,100 00
Total amount of fire losses incurred during the year.....	452,485 36
Total amount of inland losses incurred during the year.....	<u>56,134 36</u>

Business in the State of New York during the year.

	Fire.	Inland.
Risks written.....	\$101,159,725 00	\$34,659,844 00
Premiums received.....	394,248 17	79,981 61
Losses paid.....	251,761 25	53,926 39
Amount of losses incurred.....	265,241 58	35,112 72
Amount paid the Comptroller for taxes on premiums		\$4,126 07
Amount paid the Comptroller for taxes on dividends to stockholders.....		1,500 00

GUARDIAN FIRE INSURANCE COMPANY.

No. 187 BROADWAY, NEW YORK.

[Organized and commenced business February 2, 1865.]

WILLIAM C. THOMPSON, *President.* WALTER K. PAYE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$5,500 00
Interest accrued thereon.....	75 00

Bonds, etc., owned by the Company.

	Par value.	Market value.
District of Columbia bonds.....	\$200,000 00	\$234,000 00
Harlem River and Portchester R. R. bonds.....	15,000 00	18,750 00
Total par and market values.....	\$215,000 00	\$252,750 00
Cash in office, \$1,528.35; in bank, \$3,063.69; total.....		4,592 04
Premiums in due course of collection.....		7,373 91
Aggregate amount of all actual, available Assets.....		\$270,290 95

II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$25,480 56
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	7,373 84
Total unearned premiums.....	\$32,854 40
Salaries and other miscellaneous expenses, due and accrued.....	1,167 00
Borrowed money, due and to become due.....	16,000 00
Total liabilities, except capital and net-surplus.....	\$50,021 40
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	20,269 55
Aggregate Liabilities, including paid up capital and net surplus,	\$270,290 95

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$67,488 98
Deduct reinsurance, rebate and return premiums.....	8,906 59
Net cash received for premiums (all fire)	\$58,582 39
Interest received on bonds and mortgages.....	330 00
Interest and dividends received from all other sources.....	8,200 00
Income from all other sources.....	505 65
Borrowed money.....	\$750 00
Aggregate Income received during the year in cash.....	\$67,618 04

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$26,863 10
Dividends paid.....	12,000 00
Commissions and brokerage.....	14,781 56
Salaries and other charges of officers, clerks and other employes..	11,352 78
State, national and local taxes.....	1,012 09
All other payments, viz.: Rent and office expenses.....	8,020 88
Aggregate Expenditures during the year in cash.....	\$74,030 41

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$8,066,279	\$59,657 14
Written or renewed in 1885.....	9,262,180	68,432 13
Totals.....	\$17,328,459	\$128,089 27
Deduct expirations and cancellations.....	8,874,102	61,643 50
In force December 31, 1885.....	\$8,454,357	\$66,445 77
Deduct amount reinsured.....	374,488	2,759 62
Net amount in force.....	\$8,079,869	\$63,686 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$6,003,456	\$50,961 12	1-2	\$25,480 56
1883.....	Three years.....	244,135	1,916 37	1-6	319 39
1884.....		346,031	3,006 15	1-2	1,503 07
1885.....		614,394	4,980 38	5-6	4,150 20
1881.....		45,850	553 13	1-10	55 13
1882.....	Five years.....	75,470	647 80	3-10	194 34
1883.....		59,283	564 96	1-2	282 48
1884.....		41,950	407 77	7-10	285 39
1885.....		49,300	648 47	9-10	583 56
Totals.....		\$8,079,869	\$63,686 15		\$32,854 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,575,089 00
Total losses paid since organization.....	953,370 00
Total cash dividends declared since the Company commenced business.....	239,000 00
Total amount of the Company's stock owned by the directors at par value.....	82,500 00
Total amount of fire losses incurred during the year.....	23,696 54

Business in the State of New York during the year.

Fire risks written.....	\$3,141,260 00
Premiums received.....	27,100 00
Losses paid.....	11,320 00
Amount of losses incurred.....	11,320 00
Amount paid the Comptroller for taxes on capital stock.....	214 40
Amount paid the Comptroller for taxes on dividends to stockholders.....	150 00

HAMILTON FIRE INSURANCE COMPANY.

No. 155 BROADWAY, NEW YORK.

[Organized and commenced business May 22, 1852.]

D. D. WHITNEY, *President.*

D. D. LEEDS, *Secretary.*

Capital stock of the Company paid up, \$150,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$15,500 00
Loans on bond and mortgage (first liens).....	19,250 00
Interest due and unpaid on bond and mortgage loans.....	264 00
Interest accrued thereon.....	224 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$220,000 00	\$257,700 00	
Nassau Bank stock	5,000 00	6,250 00	
Total par and market values	<u>\$225,000 00</u>	<u>\$263,950 00</u>	\$263,950 00
Cash in office, \$603.20; in bank, \$20,079.79; total.....			20,682 99
Premiums in due course of collection.....			7,734 78
Aggregate amount of all actual, available Assets.....			<u><u>\$327,606 27</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$696 20	
Losses unadjusted, including all reported and supposed losses	7,668 59	
Losses resisted, including interest, costs and expenses.....	<u>2,500 00</u>	
Net amount of unpaid losses and claims		\$10,864 79
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$37,659 13	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	10,958 81	
Unearned premiums, at 50 per cent, on inland navigation risks.....	<u>25 00</u>	
Total unearned premiums.....		48,642 94
Cash dividends to stockholders, unpaid.....		8,025 00
Salaries and other miscellaneous expenses, due and accrued.....		600 00
All other liabilities		<u>553 55</u>
Total liabilities, except capital and net surplus.....		\$68,686 28
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities.....		<u>108,919 99</u>
Aggregate Liabilities, including paid up capital and net surplus,		<u><u>\$327,606 27</u></u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$99,916 01	.....
Deduct reinsurance, rebate and return premiums	<u>5,234 36</u>	.....
Net cash received for premiums.....	<u>\$94,681 65</u>	<u>\$50 00</u>	\$94,731 65
Interest received on bonds and mortgages.....			1,236 00
Interest and dividends received from all other sources			9,701 66
Received for rent			<u>671 76</u>
Aggregate Income received during the year in cash			<u><u>\$106,341 07</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$54,469 28	
Deduct salvages and reinsurances.....	<u>1,348 77</u>	
Net amount paid for losses (all fire).....		\$53,120 51
Dividends paid.....		15,247 50
Commissions and brokerage		16,189 88
Salaries and other charges of officers, clerks and other employes ..		10,437 00
State, national and local taxes.....		1,074 84
All other payments, viz. : Rent, fire patrol, printing and stationery, advertising, etc.....		<u>7,821 24</u>
Aggregate Expenditures during the year in cash.....		<u><u>\$103,890 97</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$14,277,483	\$98,673 72	\$5,000 00	\$100 00
Written or renewed in 1885.....	15,224,194	93,837 60	5,000 00	50 00
Totals.....	\$29,501,677	\$197,511 32	\$10,000 00	\$150 00
Deduct expirations and cancellations	15,260,863	100,005 00	5,000 00	100 00
In force December 31, 1885.....	\$14,240,814	\$97,506 32	\$5,000 00	\$50 00
Deduct amount reinsured.....	462,563	1,628 91	.....	.....
Net amount in force.....	\$13,778,251	\$95,877 41	\$5,000 00	\$50 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885 ..	One year or less... ..	\$10,582,204	\$75,318 27	1—2	\$37,659 13
1884	Two years.....	46,643	342 82	1—4	85 70
1885		199,652	901 42	3—4	676 06
1883	Three years	602,023	3,734 09	1—6	622 35
1884		1,028,812	5,543 02	1—2	2,771 51
1885		769,668	4,685 70	5—6	3,904 75
1882	Four years.....	3,400	33 85	1—8	4 23
1884		10,500	81 45	5—8	50 90
1885		17,849	138 43	7—8	121 12
1881	Five years.....	55,507	561 69	1—10	56 16
1882		87,129	1,046 69	3—10	313 98
1883		133,334	1,122 94	1—2	561 47
1884		152,910	1,698 60	7—10	1,189 02
1885		88,619	668 44	9—10	601 56
Totals		\$13,778,251	\$95,877 41	.....	\$48,617 94

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,323,570 84
Total losses paid since organization.....	1,135,352 16
Total cash dividends declared since the Company commenced business	497,250 00
Total amount of the Company's stock owned by the directors at par value.....	28,005 00
Total amount loaned to stockholders and officers	1,000 00
Total amount of fire losses incurred during the year.....	56,559 42

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	\$11,673,373 00	\$5,000 00
Premiums received.....	68,470 00	50 00
Losses paid	35,808 00	.....
Amount of losses incurred.....	35,237 00	.....
Amount paid the Comptroller for taxes on premiums.....		\$561 99
Amount paid the Comptroller for taxes on dividends to stockholders		375 00

HANOVER FIRE INSURANCE COMPANY.

No. 40 NASSAU STREET, NEW YORK.

[Organized and commenced business April 9, 1852.]

BENJAMIN S. WALCOTT, *President.*

I. REMSEN LANE, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$109 250 00
Interest accrued thereon.....	472 73

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.
United States bonds	\$1,325,000 00	\$1,576,161 25
Connecticut State bonds.....	20,000 00	20,584 00
N. Y. and Harlem R. R. Co. bonds.....	25,000 00	34,625 00
Erie Railway Co. consolidated mortgage bonds.....	54,000 00	69,120 00
Union Pacific Railroad first mortgage bonds.....	50,000 00	58,500 00
Union Pacific Railroad sinking fund bonds.....	25,000 00	30,250 00
Cairo and Fulton Railroad first mortgage bonds.....	25,000 00	28,000 00
N. Y. Elevated R. R. Co. first mortgage bonds.....	20,000 00	25,600 00
Kansas Pacific Railway Co. con. first mort. bonds...	50,000 00	50,000 00
Richmond and Allegheny R. R. Co. first mort. bds...	25,000 00	18,250 00
Flint and Pere Marquette Railroad gold bonds.....	30,000 00	34,800 00
Chicago, Milwaukee and St. Paul Railway Co. (Chi. and Pacific Western Div.) first mort. gold bonds...	25,000 00	30,250 00
Chicago, Burlington and Quincy R. R. Co. bonds....	25,000 00	25,000 00
Norfolk and Western Railroad Co. gold bonds.....	5,000 00	5,150 00
Rich. and Danville R. R. Co. con. mort. gold bds....	25,000 00	28,750 00
N. Y., Chi. and St. L. R'way Co. first mort. g'd bds., Mil. and St. Paul R'way Co. first mort. (Ia. and Minn. Div.) conv. bonds.....	10,000 00	9,800 00
Missouri, Kansas and Texas Railway Co. consol. first mortgage land grant bonds.....	6,000 00	7,590 00
St. Louis and Iron Mountain R. R. Co. 1st mort. bds.	5,000 00	5,775 00
Rensselaer and Saratoga R. R. Co. consol. stock....	5,000 00	5,825 00
Metropolitan National Bank stock.....	10,000 00	16,300 00
American Exchange National Bank stock.....	7,500 00	2,287 50
Central Trust Co. stock.....	15,000 00	19,200 00
	10,000 00	33,300 00

Total par and market values \$1,797,500 00 \$2,135,117 75

Cash in office, \$43,197.76; in bank, \$57,195.04; total..... 100,392 80
Interest due and accrued on stocks and bonds..... 8,586 67
Premiums in due course of collection. 125,314 19

Aggregate amount of all actual, available Assets. \$2,479,134 13

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..... \$56,457 17
Losses unadjusted, including all reported and supposed losses 49,905 25
Losses resisted, including interest, costs and expenses.... 36,830 22

Total amount of claims for losses..... \$143,192 64
Deduct reinsurance thereon..... 1,842 61

Net amount of unpaid losses and claims..... \$141,350 03

Unearned premiums, at 50 per cent of premiums on fire risks run-
ning one year or less.. \$494,186 17
Unearned premiums, *pro rata*, on fire risks running more than one
year 396,126 11

Total unearned premiums.... 890,312 28
Commissions and brokerage..... 1,820 55

Total liabilities, except capital and net surplus..... \$1,033,482 86
Joint-stock capital paid up in cash 1,000,000 00
Surplus beyond all liabilities..... 445,651 27

Aggregate Liabilities, including paid up capital and net surplus, \$2,479,134 13

III. INCOME DURING THE YEAR.

Gross cash premiums received..... \$1,471,401 42
Deduct reinsurance, rebate and return premiums..... 197,516 62

Net cash received for premiums (all fire)..... \$1,273,884 80
Interest received on bonds and mortgages.... 7,944 91
Interest and dividends received from all other sources..... 91,600 97

Aggregate Income received during the year in cash..... \$1,373,430 68

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses..... \$790,220 38
Deduct salvages and reinsurances..... 11,454 41

Net amount paid for losses (all fire) \$778,765 97

Dividends paid.....	\$100,000 00
Commissions and brokerage.....	246,251 58
Salaries and other charges of officers, clerks and other employés...	170,958 44
State, national and local taxes.....	38,472 91
All other payments.....	146,081 15

Aggregate Expenditures during the year in cash.....	\$1,480,530 05
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of December, 1884	\$160,532,991 71	\$1,793,464 91
Written or renewed in 1885.....	140,586,101 67	1,472,519 61
Totals.....	\$301,119,093 38	\$3,265,984 52
Deduct those expired and marked off as terminated.....	134,247,772 38	1,502,422 64
In force December 31, 1885.....	\$166,871,321 00	\$1,763,561 88
Deduct amount reinsured.....	3,400,253 95	29,248 71
Net amount in force December 31, 1885	\$163,471,067 05	\$1,734,313 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$87,784,119 68	\$988,372 35	1—2	\$494,186 17
1885	One year or less.....	121,545 00	421 16	Whole amt.	421 16
1884	Two years ..	248,807 00	2,482 93	1—4	620 73
1885		91,670 00	497 17	3—4	372 87
1883		14,005,981 18	126,082 21	1—6	21,013 70
1884	Three years.....	18,086,867 24	170,653 62	1—2	85,326 81
1885		19,765,242 73	167,015 46	5—6	139,179 55
1885		128,800 00	354 47	Whole amt.	354 47
1882	Four years.....	413,600 00	4,132 52	1—8	516 56
1883		422,190 00	4,379 58	3—8	1,642 31
1884		343,472 00	3,584 33	5—8	2,240 20
1885	Five years	268,360 00	2,644 21	7—8	2,313 68
1881		3,773,324 32	47,461 38	1—10	4,746 13
1882		3,685,178 84	44,547 34	3—10	13,364 20
1883	Over five years....	3,819,782 00	44,976 07	1—2	22,488 03
1884		4,732,851 00	58,844 72	7—10	41,191 30
1885		5,670,327 06	65,550 59	9—10	58,995 53
		108,949 00	2,313 06	Various fractions.	1,333 85
Totals.....		\$163,471,067 05	\$1,734,313 17	.....	\$890,312 28

Answers to General Interrogatories.

Total premiums received since the organization of the company.....	\$16,694,231 56
Total losses paid since organization.....	9,047,245 09
Total cash dividends declared since the Company commenced business.....	1,509,500 00
Total dividends declared payable in stock since organization.....	100,000 00
Total amount of the Company's stock owned by the directors at par value	149,600 00
Total amount of fire losses incurred during the year.....	751,963 05

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia	\$25,000
Mississippi.....	25,000
North Carolina.....	10,000
Virginia.....	50,000

Business in the State of New York during the year.

Fire risks written.....	\$44,328,810 24
Premiums received....	272,176 73
Losses paid	164,760 07
Amount of losses incurred.....	154,177 63
Amount paid the Comptroller for taxes on premiums	2,196 72
Amount paid the Comptroller for taxes on dividends to stockholders.....	2,500 00

HOME INSURANCE COMPANY.

No. 119 BROADWAY, NEW YORK.

[Organized and commenced business April 13, 1853.]

CHARLES J. MARTIN, *President.*

JOHN H. WASHBURN, *Secretary.*

Capital stock of the Company paid up, \$3,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$1,272,633 77
Loans on bond and mortgage (first liens).....	897,550 00
Interest accrued thereon.....	20,370 60

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$2,100,000 00	\$2,763,390 00
District of Columbia bonds.....	100,000 00	116,000 00
Mississippi State Bonds.....	20,000 00	20,000 00
Central Iowa R. R. Co. bonds.....	50,000 00	33,500 00
Ohio and West Virginia Railway Co. bonds.....	100,000 00	115,000 00
Peoria, Decatur and Evansville Railway Co. bonds..	100,000 00	100,000 00
New York, Chicago and St. Louis Ry. Co. bonds....	100,000 00	97,000 00
Clev., Columbus, Cincinnati and Indianapolis bonds,	100,000 00	121,500 00
Toledo, Ann Arbor and Grand Trunk bonds.....	100,000 00	95,000 00
N. Y., L. E. and Western R. R. Sinking Fund bds..	200,000 00	210,000 00
Louisville, New Albany and Chicago Ry. Co. bonds,	100,000 00	102,500 00
Chicago, St. Paul, Minneapolis and Omaha bonds...	50,000 00	59,500 00
Dunkirk, Warren and Pittsburg R. R. Co. bonds ...	75,000 00	87,000 00
Albemarle and Chesapeake bonds.....	60,000 00	66,000 00
Jeffersonville, Madison and Indianapolis bonds.....	20,000 00	23,000 00
East Tennessec, Virginia and Georgia bonds	50,000 00	35,000 00
New York City bonds	200,000 00	202,000 00
N. Y. Central and Hudson River R. R. Co. stock....	100,000 00	105,500 00
Fort Wayne and Jackson R. R. Co. pref. stock.....	100,000 00	93,000 00
Hanover National Bank of New York stock.....	10,000 00	14,000 00
Am. Exchange National Bank of New York stock..	20,000 00	25,600 00
Fourth National Bank of New York stock.....	8,000 00	10,000 00
St. Nicholas National Bank of New York stock.....	12,500 00	14,375 00
Metropolitan National Bank of New York stock....	22,500 00	6,750 00
Mercantile National Bank of New York stock.....	20,000 00	24,000 00
Merchants' Exchange Nat. Bank of New York stock,	9,000 00	9,000 00
Chatham National Bank of New York stock.....	4,000 00	6,400 00
National Bank of Commerce of New York stock....	10,000 00	15,800 00
Nat. Butchers and Drovers' Bank of N. Y. stock....	3,750 00	5,625 00
Bank of America of New York stock.....	20,000 00	33,000 00
Manhattan Company of New York stock.....	10,000 00	14,500 00
Total par and market values.....	\$3,874,750 00	\$4,623,940 00

4,623,940 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chatham National Bank stock.....	\$5,000 00	\$8,000 00	\$5,000 00.
Pitts'g, Ft. W. & C. R. R. Co. bonds,	1,000 00	1,390 00	1,000 00
Hous. & Tex. Cen. R. R. Co. bonds (W. D.).....	1,000 00	980 00	600 00
Western Union Telegraph Co. stock.	2,000 00	1,460 00	600 00
Cleve., Youngs'n & P. R. R. Co. bds.	45,000 00	27,900 00	25,000 00
United States bonds.....	5,000 00	6,150 00	5,000 00
Lack. & Pittsb'g R. R. Co. bonds...	90,000 00	63,000 00 }	60,000 00
Buckeye Creek Coal & Iron Co. bds.	15,000 00	4,500 00 }	
Continental National Bank stock....	750 00	825 00	500 00
Chatham National Bank stock.....	2,500 00	4,000 00	2,750 00
Lackawanna & Pittsburg R. R. Co. receivers' certificates.....	10,000 00	10,000 00	8,000 00
Lackawanna & Pittsburg R. R. Co. receivers' certificates.....	5,000 00	5,000 00	4,000 00
Lackawanna & Pittsburg R. R. Co. receivers' certificates	5,000 00	5,000 00	4,000 00
Toledo, Ann Arbor & Grand Trunk R. R. bonds.	1,000 00	950 00	700 00
Toledo, Ann Arbor & Grand Trunk R. R. bonds.....	1,000 00	950 00	700 00
Scotland County, Mo., bonds.....	3,000 00	3,450 00 }	5,000 00
St. Nicholas Bank stock	3,000 00	3,300 00 }	
Total amounts.....	\$195,250 00	\$146,855 00	\$122,850 00

122,850 00

Cash in bank	\$245,795 99
Interest due and accrued on stocks and bonds	73,963 00
Interest due and accrued on collateral loans	2,722 42
Premiums in due course of collection	190,806 94
Bills receivable, not matured, taken for premiums	167,483 36
Aggregate amount of all actual, available Assets	<u>\$7,618,116 08</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$85,860 37
Losses unadjusted, including all reported and supposed losses	218,719 73
Losses resisted, including interest, costs and expenses	71,765 96
Total amount of claims for losses	\$376,346 06
Deduct reinsurance thereon	2,862 08
Net amount of unpaid losses and claims	<u>\$373,483 98</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$1,117,149 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	1,894,488 00
Total unearned premiums	3,011,637 00
All other liabilities, viz.: Taxes and assessments	5,000 00
Total liabilities, except capital and net surplus	<u>\$3,390,120 98</u>
Joint-stock capital paid up in cash	3,000,000 00
Surplus beyond all liabilities	1,227,995 10
Aggregate Liabilities, including paid up capital and net surplus	<u>\$7,618,116 08</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$3,860,106 20
Deduct reinsurance, rebate and return premiums	285,688 91
Net cash received for premiums (all fire)	\$3,574,417 29
Interest received on bonds and mortgages	61,290 57
Interest and dividends received from all other sources	203,473 79
Aggregate Income received during the year in cash	<u>\$3,839,181 65</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$1,997,464 00
Deduct salvages and reinsurances	6,754 59
Net amount paid for losses (all fire)	\$1,990,709 41
Dividends paid	300,000 00
Commissions and brokerage	694,634 72
Salaries and other charges of officers, clerks and other employes	407,449 52
State, national and local taxes	80,657 41
All other payments, viz.: Advertising, postage, stationery, traveling expenses, etc	273,075 34
Aggregate Expenditures during the year in cash	<u>\$3,746,526 40</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force on the 31st day of December of the preceding year	\$488,412,737	\$5,341,588 00
Written or renewed during the year	351,166,600	3,862,810 16
Totals	\$839,579,337	\$9,204,398 16
Deduct those expired and marked off as terminated	325,563,543	3,465,959 16
In force at the end of the year	\$514,015,794	\$5,738,439 00
Deduct amount reinsured	555,631	7,850 00
Net amount in force	<u>\$513,460,163</u>	<u>\$5,730,589 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$204, 111, 984	\$2, 234, 298 00	1—2	\$1, 117, 149 00
1884.....	Two years.....	1, 146, 577	9, 552 00	1—4	2, 388 00
1885.....		902, 102	6, 548 00	3—4	4, 911 00
1883.....	Three years.....	51, 403, 707	509, 886 00	1—6	84, 981 00
1884.....		53, 246, 751	531, 693 00	1—2	265, 847 00
1885.....	Four years.....	50, 342, 169	501, 181 00	5—6	417, 651 00
1882.....		1, 546, 386	15, 472 00	1—8	1, 934 00
1883.....	Five years.....	1, 512, 416	16, 036 00	3—8	6, 014 00
1884.....		1, 379, 030	14, 765 00	5—8	9, 228 00
1885.....	Six years.....	1, 444, 962	15, 291 00	7—8	13, 380 00
1881.....		18, 725, 992	221, 836 00	1-10	22, 184 00
1882.....	Seven years.....	23, 619, 055	279, 988 00	3-10	83, 996 00
1883.....		30, 934, 849	396, 267 00	1—2	198, 134 00
1884.....	Eight years.....	36, 048, 540	480, 792 00	7-10	336, 554 00
1885.....		37, 095, 643	496, 984 00	9-10	447, 286 00
Totals		\$513, 460, 163	\$5, 730, 589 00	.....	\$3, 011, 637 00

Answers to General Interrogatories.

Total premiums received from the organization of the Company to date	\$66, 222, 328 29
Total cash dividends declared since the Company commenced business.....	6, 715, 000 00
Total amount of the Company's stock owned by the directors at par value.....	205, 600 00
Total amount loaned to directors (no loans to officers).....	56, 500 00
Total amount of losses paid from organization to date	39, 974, 233 30
Total amount of losses incurred during the year	2, 014, 334 57
Total dividends declared payable in stock.....	1, 000, 000 00
Total amount loaned to stockholders, not officers or directors	21, 000 00

Amount deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policyholders of such States or countries :

	Deposit.	Liability.
Virginia	\$50, 000 00	\$28, 320 46
Georgia.....	25, 000 00	71, 242 72
Mississippi	25, 000 00	49, 959 02
North Carolina	10, 000 00	22, 311 10
Oregon	50, 000 00	21, 377 42

Business in the State of New York during the year.

Fire risks written.....	\$84, 263, 328 00
Premiums received.....	599, 030 32
Losses paid.....	306, 166 68
Losses incurred.....	286, 735 27
Amount paid Comptroller for taxes on premiums	4, 522 94

HOWARD INSURANCE COMPANY.

No. 66 WALL STREET, NEW YORK.

[Organized and commenced business March 9, 1825; charter extended and amended and Company reorganized under the general act, October 25, 1864.]

HENRY A. OAKLEY, President. CHARLES A. HULL, Secretary.

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Market value of real estate owned, unincumbered....	\$150, 000 00
Loans on bond and mortgage (first liens).....	5, 900 00
Interest accrued thereon.....	135 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$315,000 00	\$405,835 00	
Delaware and Hudson Canal Co. bonds.....	10,000 00	11,450 00	
United New Jersey R. R. and Canal Co. bonds.....	4,000 00	5,000 00	
Buffalo, Bradford and Pittsburg R. R. Co. bonds....	11,000 00	11,660 00	
Lake Erie and Western R. R. Co. bonds.....	3,000 00	2,550 00	
Kalamazoo and South Haven R. R. Co. bonds.....	6,000 00	6,600 00	
National Bank of Commerce stock.....	2,800 00	4,648 00	
Metropolitan National Bank stock.....	7,500 00	2,250 00	
American Exchange National Bank stock.....	16,000 00	21,120 00	
Merchants' National Bank stock.....	650 00	858 00	
Bank of the Manhattan Company stock.....	1,500 00	2,295 00	
Phenix National Bank stock.....	2,800 00	3,066 00	
Consolidated Gas-Light Company stock.....	17,000 00	17,000 00	
Total par and market values.....	<u>\$397,250 00</u>	<u>\$494,332 00</u>	\$494,332 00
Cash in bank.....			8,565 59
Interest due and accrued on stocks and bonds.....			504 50
Premiums in due course of collection.....			41,294 03
All other assets.....			533 33
Aggregate amount of all actual, available Assets.....			<u><u>\$701,264 45</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$17,642 60	
Losses unadjusted, including all reported and supposed losses.....	22,423 06	
Losses resisted, including interest, costs and expenses.....	2,611 50	
Total amount of claims for losses.....	<u>\$42,677 16</u>	
Deduct reinsurance thereon.....	8,318 93	
Net amount of unpaid losses and claims.....		\$34,358 23
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	-\$136,356 22	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	48,546 66	
Total unearned premiums.....		184,902 88
Cash dividends to stockholders, unpaid.....		40 50
All other liabilities.....		15,953 48
Total liabilities, except capital and net surplus.....		<u>\$235,255 09</u>
Joint-stock capital paid up in cash.....		400,000 00
Surplus beyond all liabilities.....		66,009 36
Aggregate Liabilities, including paid up capital and net surplus.....		<u><u>\$701,264 45</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$482,152 32	
Deduct reinsurance, rebate and return premiums.....	180,664 02	
Net cash received for premiums (all fire).....		\$301,488 30
Interest received on bonds and mortgages.....		449 00
Interest and dividends received from all other sources.....		23,141 30
Received for rent.....		3,025 00
Income from all other sources.....		617 50
Aggregate Income received during the year in cash.....		<u><u>\$328,721 10</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$254,261 90	
Deduct salvages and reinsurances.....	90,178 37	
Net amount paid for losses (all fire).....		\$164,513 53
Dividends paid.....		31 50
Commissions and brokerage.....		55,663 91
Salaries and other charges of officers, clerks and other employes..		25,878 46
State, national and local taxes.....		11,899 90
All other payments.....		45,401 77
Aggregate Expenditures during the year in cash.....		<u><u>\$304,389 07</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$44,552,355	\$486,322 45
Written or renewed in 1885.....	50,028,172	474,348 34
Totals.....	\$94,580,527	\$960,670 79
Deduct expirations and cancellations.....	48,634,984	461,745 69
In force December 31, 1885.....	\$45,945,543	\$498,925 10
Deduct amount reinsured.....	13,947,413	147,020 98
Net amount in force.....	\$31,998,130	\$351,904 12

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$24,338,533	\$272,712 45	1—2	\$136,356 22
1884	Two years.....	87,353	945 07	1—4	236 27
1885		176,489	1,417 87	3—4	1,063 40
1882	Three years.....	876,438	10,056 08	1—6	1,676 01
1884		1,650,157	16,268 71	1—2	8,134 35
1885		3,079,565	30,004 44	5—6	25,003 70
1882	Four years.....	50,425	514 28	1—8	64 29
1883		46,913	468 58	3—8	175 69
1884		45,968	321 11	5—8	200 69
1885		47,641	510 78	7—8	446 93
1881	Five years.....	199,634	2,327 53	1—10	232 75
1882		250,575	2,616 57	3—10	784 98
1883		123,544	1,930 54	1—2	965 27
1884		431,148	5,333 83	7—10	3,733 68
1885		593,747	6,476 28	9—10	5,828 65
Totals		\$31,998,130	\$351,904 12	.....	\$184,902 88

Answers to General Interrogatories.

Total premiums received since March, 1836.....	\$8,585,624 16
Total losses paid since organization.....	5,830,929 77
Total cash dividends declared since March, 1836.....	2,170,875 00
Total amount of the Company's stock owned by the directors at par value.....	57,400 00
Total amount of fire losses incurred during the year.....	159,302 34

Business in the State of New York during the year.

Fire risks written.....	\$17,241,456 00
Premiums received.....	97,251 95
Losses paid.....	55,157 83
Amount of losses incurred.....	49,219 97
Amount paid the Comptroller for taxes on premiums.....	744 61
Amount paid the Comptroller for taxes on capital stock.....	750 00

JEFFERSON INSURANCE COMPANY.

No. 111 BROADWAY, NEW YORK.

[Incorporated March 4, 1824; commenced business March 31, 1824; reorganized under the general act and an amended charter, November 1, 1865.]

SAMUEL E. BELCHER, *President*. WILLIAM B. FLOWERY, *Secretary*.

Capital stock of the Company paid up, \$200,010.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$84,850 00
Interest accrued thereon.....	2,121 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$255,000 00	\$308,193 75	
Legal Tender notes.....	30,000 00	30,000 00	
Delaware and Hudson Canal Co. stock.....	23,300 00	22,542 75	
Chicago, Rock Island and Pacific Ry. Co. stock.....	20,000 00	25,700 00	
New York, Lackawanna and Western Ry. Co. stock..	20,000 00	19,900 00	
New York and Harlem R. R. Co. stock.....	5,000 00	10,600 00	
Total par and market values... ..	<u>\$353,300 00</u>	<u>\$416,936 50</u>	\$416,936 50

Collateral Loans.

	Par value	Market value.	Amount loaned.	
Delaware and Hud. Canal Co. stock..	\$24,300 00	\$23,510 25	\$19,000 00	
Bank of America.....	5,000 00	8,250 00		
Milwaukee and St. Paul Ry. Co. (I and M. Division) bonds	2,000 00	2,400 00		
Delaware and Hud. Canal Co. stock..	4,000 00	3,870 00	2,200 00	
Total amounts.....	<u>\$31,300 00</u>	<u>\$38,030 25</u>	<u>\$21,200 00</u>	21,200 00
Cash in office, \$1,125.99; in bank, \$617.84; total.....				1,743 83
Interest due and accrued on stocks and bonds.....				1,950 00
Interest due and accrued on collateral loans.....				424 00
Premiums in due course of collection.....				4,646 95
Aggregate amount of all actual, available Assets.....				<u>\$533,872 53</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$10,328 27	
Losses resisted, including interest, costs and expenses.....	1,100 00	
Net amount of unpaid losses and claims.....		\$11,428 27
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$31,653 01	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year... ..	13,741 49	
Total unearned premiums.....		45,394 50
Salaries and other miscellaneous expenses, due and accrued.....		666 67
Total liabilities, except capital and net surplus.....		\$57,489 44
Joint-stock capital paid up in cash.....		200,010 00
Scrip outstanding		200,010 00
Surplus beyond all liabilities.....		76,363 03
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$533,872 53</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$81,056 38	
Deduct reinsurance, rebate and return premiums.....	11,711 26	
Net cash received for premiums (all fire).....		\$69,345 12
Interest received on bonds and mortgages.....		5,697 10
Interest and dividends received from all other sources.....		16,865 42
Aggregate Income received during the year in cash.		<u>\$91,907 64</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$32,450 61	
Deduct salvages and reinsurances.....	1,645 84	
Net amount paid for losses (all fire).....		\$30,804 77
Dividends paid.....		20,001 00
Scrip redeemed in cash and interest paid on scrip		6,000 30
Commissions and brokerage.....		8,177 40
Salaries and other charges of officers, clerks and other employes ..		13,261 92

State, national and local taxes.....	\$3,631 74
All other payments, viz.: Stationery, printing and advertising, \$1,010.45; office and agency expenses, \$2,465.70; rent \$4,000; total.....	7,476 15

Aggregate Expenditures during the year in cash.....	\$89,353 28
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V. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$13,659,617 55	\$84,836 81
Written or renewed in 1885	14,654,108 64	84,091 18
Totals	\$28,313,726 19	\$168,947 99
Deduct expirations and cancellations.....	14,685,922 71	81,079 29
In force December 31, 1885.....	\$13,627,803 48	\$87,868 70
Deduct amount reinsured	414,312 50	1,481 63
Net amount in force	\$13,213,490 98	\$86,387 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums. unearned.
1885	One year or less.....	\$10,249,222 82	\$63,306 02	1-2	\$31,653 01
1884'	Two years.....	32,714 00	227 52	1-4	56 88
1885		77,330 00	455 38	3-4	341 53
1883	Three years.....	615,328 75	3,854 26	1-6	642 37
1884		801,212 91	6,566 63	1-2	3,283 31
18-5		1,178,425 00	6,849 93	5-6	5,708 28
1883	Four years.....	10,000 00	55 50	3-8	20 82
1884		3,000 00	27 62	5-8	17 26
1885		20,200 00	209 00	7-8	182 88
1881	Five years	105,375 06	1,116 28	1-10	111 63
1882		94,400 00	931 05	3-10	279 31
1883		133,355 00	1,105 06	1-2	552 53
1884		152,490 00	1,550 31	7-10	1,085 21
1885		150,250 00	1,546 64	9-10	1,391 98
1881	Seven years.....	4,500 00	67 50	....	67 50
Totals.....		\$13,627,803 48	\$87,868 70	.....	\$45,394 50

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,252,500 34
Total losses paid since organization.....	1,881,964 65
Total cash dividends declared since the Company commenced business.....	1,706,893 43
Total amount of the Company's stock owned by the directors at par value..	26,970 00
Total amount loaned to stockholders not officers	19,000 00
Total amount of fire losses incurred during the year	40,359 11

Business in the State of New York during the year.

Fire risks written.....	\$9,110,273 36
Premiums received	39,621 20
Losses paid.....	13,556 42
Amount of losses incurred.....	15,283 39
Amount paid the Comptroller for taxes on premiums.....	336 44
Amount paid the Comptroller for taxes on dividends to stockholders	800 00

KINGS COUNTY FIRE INSURANCE COMPANY.

No. 87 BROADWAY, BROOKLYN, E. D.

[Organized and commenced business October 18, 1858.]

WILLIAM E. HORWILL, *President.*

E. S. TERHUNE, *Secretary.*

Capital stock of the Company paid up, \$150,000.

I. ASSETS.

Market value of real estate owned, unincumbered....	\$105,364 81
Loans on bond and mortgage (first liens)	29,397 00
Interest due and accrued thereon.....	306 63

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States Government bonds.....	\$20,000 00	\$22,550 00	
N. Y. Central and Hudson River R. R. Co. stock....	75,000 00	79,125 00	
Delaware and Hudson Canal Co. stock.....	20,000 00	19,350 00	
Union Ferry Company stock.....	30,300 00	48,177 00	
Manufacturers' National Bank stock.....	5,010 00	6,513 00	
Grand Street and Newtown R. R. Co. stock.....	4,000 00	4,000 00	
Brooklyn Gas-Light Company stock.....	16,550 00	20,184 00	
Consolidated Gas Company (New York) stock.....	41,300 00	40,474 00	
Total par and market values	<u>\$212,160 00</u>	<u>\$240,373 00</u>	\$240,373 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Manuf. Nat. B'k of Brooklyn stock,	<u>\$1,020 00</u>	<u>\$1,326 00</u>	<u>\$750 00</u>	750 00
Cash in office, \$381.30 ; in bank, \$27,995.33 ; total				28,376 63
Interest due and accrued on stocks and bonds.....				2,315 66
Interest due and accrued on collateral loans.....				30 00
Premiums in due course of collection				8,182 31
All other assets				523 66
Aggregate amount of all actual, available Assets				<u>\$415,619 60</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$11,551 26	
Losses resisted, including interest, costs and expenses.....	5,050 00	
Net amount of unpaid losses and claims.....		\$16,601 26
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$47,155 22	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	7,673 84	
Total unearned premiums		54,829 06
Salaries and other miscellaneous expenses, due and accrued.....		500 00
All other liabilities		2,386 44
Total liabilities, except capital and net surplus,.....		\$74,316 76
Joint-stock capital paid up in cash		150,000 00
Surplus beyond all liabilities..		191,302 84
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$415,619 60</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$115,875 30	
Deduct reinsurance, rebate and return premiums.....	7,690 70	
Net cash received for premiums (all fire)		\$108,184 60
Interest received on bonds and mortgages.....		2,102 16
Interest and dividends received from all other sources.....		16,416 01
Received for rent.....		4,266 33
Aggregate Income received during the year in cash.....		<u>\$130,969 10</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$52,845 54	
Deduct salvages and reinsurances.....	468 72	
Net amount paid for losses (all fire).....		\$52,376 82
Dividends paid		30,000 00
Commissions and brokerage.....		22,244 07
Salaries and other charges of officers, clerks and other employ��s..		12,948 70
State, national and local taxes.....		4,293 93
All other payments, viz.: Rent, stationery and other current expenses.....		9,348 66
Aggregate Expenditures during the year in cash.....		<u>\$131,217 18</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$11,946,016	\$107,039 02
Written or renewed in 1885	14,786,287	115,875 30
Totals.....	\$26,732,303	\$222,914 32
Deduct expirations and cancellations	13,222,491	114,202 26
In force December 31, 1885	\$13,509,812	\$108,712 06
Deduct amount reinsured	261,452	1,729 32
Net amount in force.....	\$13,248,360	\$106,982 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$11,364,400	\$94,310 45	1—2	\$47,155 22
1885	Two years.....	2,050	15 54	3—4	11 66
1883	Three years.....	344,495	1,789 79	1—6	298 30
1884		728,725	4,450 07	1—2	2,225 03
1885		728,890	5,428 48	5—6	4,523 74
1882	Five years	2,000	16 00	3—10	4 80
1883		51,700	632 16	1—2	316 08
1884		7,500	60 00	7—10	42 00
1885		18,600	280 25	9—10	252 23
Totals.....		\$13,248,360	\$106,982 74	.....	\$54,829 06

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,016,342 30
Total losses paid since organization.....	912,719 82
Total cash dividends declared since the Company commenced business.....	525,263 00
Total amount of the Company's stock owned by the directors at par value.....	42,840 00
Total amount loaned to stockholders and officers.....	750 00
Total amount of fire losses incurred during the year.....	57,612 40

Business in the State of New York during the year.

Fire risks written.....	\$9,898,327 00
Premiums received.....	62,609 24
Losses paid.....	18,290 55
Amount of losses incurred.....	21,319 98
Amount paid the Comptroller for taxes on premiums.....	563 99
Amount paid the Comptroller for taxes on dividends to stockholders.....	750 00

KNICKERBOCKER FIRE INSURANCE COMPANY.

No. 64 WALL STREET, NEW YORK.

[Organized 1787 as the Mutual Assurance Company; name of Company changed to Knickerbocker Fire in 1846.]

EDMUND W. ALBRO, *President.*

WILLIAM B. HODGSDON, *Secretary.*

Capital stock of the Company paid up, \$210,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$125,000 00
Loans on bond and mortgage (first liens)	32,900 00
Interest accrued thereon.....	315 66

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$164,500 00	\$181,973 75
		181,973 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
New York County Bank stock.....	\$1,000 00	\$1,800 00	\$1,000 00
Continental Insurance Co.'s stock....	500 00	1,145 00	650 00
Total amounts.....	\$1,500 00	\$2,945 00	\$1,650 00
Cash in office, \$2,488 76 ; in bank, \$9,923 01 ; total			\$1,650 00
Interest due and accrued on collateral loans.....			12,411 77
Premiums in due course of collection.....			46 75
Rents due and accrued			5,493 33
			866 66
Aggregate amount of all actual, available Assets.....			\$360,657 92

II. LIABILITIES.

Net amount of unpaid losses and claims	\$964 61
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$36,233 29
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,500 96
Total unearned premiums.....	47,734 25
All other liabilities	315 00
Total liabilities, except capital and net surplus.....	\$49,013 86
Joint-stock capital paid up in cash	210,000 00
Surplus beyond all liabilities.....	101,644 06
Aggregate Liabilities, including paid up capital and net surplus,	\$360,657 92

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$100,683 62
Deduct reinsurance, rebate and return premiums.....	10,826 96
Net cash received for premiums (all fire).....	\$89,856 66
Interest received on bonds and mortgages.....	3,155 25
Interest and dividends received from all other sources..	5,775 07
Received for rent.....	4,950 00
Aggregate Income received during the year in cash.....	\$103,736 98

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$63,278 66
Deduct salvages and reinsurances.....	596 89
Net amount paid for losses (all fire).....	\$62,681 77
Dividends paid.....	12,600 00
Commissions and brokerage.....	20,536 65
Salaries and other charges of officers, clerks and other employes ..	10,438 30
State, national and local taxes.....	3,478 94
All other payments, viz.: Repairs to building, \$541.98; fire patrol, \$670.36; advertising, \$843.80; stationery, \$585.41; office expenses, \$2,549.28; other items, \$475	5,304 99
Aggregate Expenditures during the year in cash.....	\$115,040 65

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$15,422,682	\$110,189 91
Written or renewed in 1885	14,009,831	98,449 57
Totals	\$29,432,563	\$208,639 48
Deduct expirations and cancellations.....	16,208,707	114,193 52
In force December 31, 1885.....	\$13,223,856	\$94,445 96
Deduct amount reinsured.....	397,947	1,741 18
Net amount in force	\$12,825,909	\$92,704 78

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$9,744,127	\$72,466 59	1—2	\$36,233 29
1884.....	Two years.....	5,000	17 00	1—4	4 25
1885.....		1,440	23 04	3—4	17 28
1883.....		529,416	2,847 19	1—6	474 53
1884.....	Three years.....	1,205,265	7,572 55	1—2	3,786 27
1885.....		685,036	4,356 36	5—6	3,630 30
1884.....	Four years.....	3,333	31 71	5—8	19 82
1881.....	Five years.....	12,675	60 11	1—10	6 01
1882.....		47,585	329 71	3—10	98 91
1883.....		89,771	743 90	1—2	371 95
1884.....		451,867	3,696 55	7—10	2,587 58
1885.....		50,394	560 07	9—10	504 06
Totals.....		\$12,825,909	\$92,704 78	.....	\$47,734 25

Answers to General Interrogatories.

Total premiums received since 1846.....	\$2,648,283 34
Total losses paid since 1846.....	999,742 14
Total cash dividends declared since the Company commenced business.....	1,353,800 00
Total amount of the Company's stock owned by the directors at par value.....	35,580 00
Total amount of fire losses incurred during the year.....	55,759 65

Business in the State of New York during the year.

Fire risks written.....	\$9,277,691 00
Premiums received.....	46,638 13
Losses paid.....	24,589 58
Amount of losses incurred.....	25,501 77
Amount paid the Comptroller for taxes on premiums.....	425 20
Amount paid the Comptroller for taxes on capital stock.....	315 00

LA FAYETTE FIRE INSURANCE COMPANY.

No. 20 COURT STREET, BROOKLYN.

[Organized December 22, 1856 ; commenced business December 24, 1856.]

HUBERT GIROUX, *President.*GEORGE W. HUNT, *Secretary.*

Capital stock of the Company paid up, \$150,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$71,900 00
Interest due and unpaid on bond and mortgage loans.....	90 00
Interest accrued thereon.....	359 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$110,000 00	\$135,275 00
Farragut Fire Ins Co. of New York stock.....	5,000 00	5,350 00
Republic Fire Ins. Co. of New York stock.....	550 00	550 00
N. Y. C. and H. R. R. R. Co. stock.....	25,000 00	26,625 00
American Express Co. stock.....	5,000 00	5,125 00
Total par and market values.....	\$145,550 00	\$172,925 00

172,925 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
German Am. Ins. Co. stock.....	\$1,000 00	\$2,150 00	\$1,000 00
Mechanics and Traders' Nat. Bank of New York stock.....	1,000 00	1,000 00	500 00
Commercial Bank of Brooklyn stock,	1,800 00	2,340 00	1,700 00
Commercial Bank of Brooklyn stock,	300 00	390 00	350 00
Fireman's Trust Ins. Co. stock.....	300 00	60 00	
Phenix Ins. Co. of Brooklyn stock...	700 00	910 00	600 00
Bowery Nat. Bank of New York st'k,	1,000 00	1,500 00	3,100 00
Wells & Fargo Express Co. stock...	100 00	130 00	
Znickerbocker Ice Co. stock.....	1,000 00	1,000 00	
People's Fire Ins. Co. stock.....	1,000 00	1,050 00	
Total amounts.....	\$8,200 00	\$10,530 00	\$7,250 00

7,250 00

Cash in office, \$1,812.96; in bank, \$11,297.32; total.....	\$13,110 28
Interest due and accrued on collateral loans.....	36 25
Premiums in due course of collection	13,290 31
Aggregate amount of all actual, available Assets.....	<u>\$278,960 84</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$8,406 30
Unearned premiums at 50 per cent of premiums on fire risks running one year or less.....	\$54,932 95
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	5,537 67
Total unearned premiums	60,470 62
Salaries and other miscellaneous expenses, due and accrued.	807 34
All other liabilities.....	2,751 87
Total liabilities, except capital and net surplus.....	\$72,436 13
Joint-stock capital paid up in cash	150,000 00
Surplus beyond all liabilities.....	56,524 71
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$278,960 84</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$131,288 97
Deduct reinsurance, rebate and return premiums	6,791 43
Net cash received for premiums (all fire).....	\$124,497 54
Interest received on bonds and mortgages.....	4,474 80
Interest and dividends received from all other sources.....	5,355 92
Income from all other sources	1,538 36
Aggregate Income received during the year in cash.....	<u>\$135,866 62</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses..	\$78,266 51
Deduct salvages and reinsurances.	1,513 36
Net amount paid for losses (all fire).	\$76,753 15
Dividends paid	12,000 00
Commissions and brokerage	24,473 34
Salaries and other charges of officers, clerks and other employés..	10,583 59
State, national and local taxes.....	1,173 83
All other payments, viz.: Rent, \$4,844; adjusting, \$1,023.94; maps, etc., \$355; fire patrol, \$543.61; stationery, \$255.12; interest, \$114.67; miscellaneous, \$807.77; total.....	7,944 11
Aggregate Expenditures during the year in cash	<u>\$132,928 02</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$11,912,022 00	\$135,065 20
Written or renewed in 1885.....	12,228,297 50	130,202 11
Totals	\$24,140,319 50	\$265,267 31
Deduct expirations and cancellations.....	13,262,117 43	145,976 23
In force December 31, 1885.....	\$10,878,202 07	\$119,291 08
Deduct amount reinsured.....	75,233 93	730 70
Net amount in force.....	<u>\$10,802,968 14</u>	<u>\$118,560 38</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$9,989,172 80	\$109,865 91	1—2	\$54,932 95
1884	Two years.....	14,750 00	166 78	1—4	41 69
1885		4,500 00	61 42	3—4	46 06
1883	Three years.....	139,372 12	1,444 01	1—6	240 66
1884		265,540 99	2,449 10	1—2	1,224 55
1885		346,618 66	3,810 64	5—6	3,175 53
1881	Five years.....	17,500 00	223 10	1—10	22 31
1882		27,250 60	417 10	3—10	125 13
1883		15,597 50	195 47	1—2	97 73
1884		19,800 00	138 90	7—10	97 23
1885		33,100 00	518 65	9—10	466 78
Totals.....		\$10,878,202 07	\$119,291 08	.....	\$60,470 62

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$2,982,517 97
Total losses paid since organization.....	1,722,744 50
Total cash dividends declared since the Company commenced business	372,000 00
Total amount of the Company's stock owned by the directors at par value.	25,250 00
Total amount of fire losses incurred during the year	71,335 88

Business in the State of New York during the year.

Fire risks written.....	\$7,039,895 41
Premiums received	62,127 07
Losses paid.....	43,346 56
Amount of losses incurred.....	46,431 56
Amount paid the Comptroller for taxes on premiums.....	454 09
Amount paid the Comptroller for taxes on dividends to stockholders	375 00

LONG ISLAND INSURANCE COMPANY.

No. 203 MONTAGUE STREET, BROOKLYN.

[Incorporated April 26, 1833; commenced business November, 1833; reorganized under the general act, April 27, 1863.]

JONATHAN OGDEN, *President.* HENRY BLATCHFORD, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$219,800 00
Interest accrued thereon.....	1,977 60

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$110,000 00	\$123,887 50
N. Y. Central R. R. bonds.....	48,000 00	50,400 00
New Utrecht school bonds	16,000 00	16,387 16
Total par and market values.....	\$174,000 00	\$190,674 66
Cash in office, \$3,707.84; in bank, \$21,330.86; total.....		25,038 70
Premiums in due course of collection.....		9,221 53
Aggregate amount of all actual, available Assets.....		\$446,712 49

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,688 78
Losses unadjusted, including all reported and supposed losses.....	1,950 00
Losses resisted, including interest, costs and expenses.....	4,300 00
Total amount of claims for losses.....	\$11,938 78
Deduct reinsurance thereon.....	1,359 62
Net amount of unpaid losses and claims.....	\$10,579 16

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$64,691 98	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	33,206 05	
Total unearned premiums.....		\$97,898 03
Salaries and other miscellaneous expenses, due and accrued.....		666 66
All other liabilities.....		1,844 30
Total liabilities, except capital and net surplus		\$110,988 15
Joint-stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		35,724 34
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$446,712 49</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$179,225 46	
Deduct reinsurance, rebate and return premiums.....	18,798 31	
Net cash received for premiums (all fire).....		\$160,427 15
Interest received on bonds and mortgages.....		12,705 90
Interest and dividends received from all other sources.....		9,254 60
Aggregate Income received during the year in cash		<u>\$182,387 65</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$110,314 26	
Deduct salvages and reinsurances	2,187 03	
Net amount paid for losses (all fire).....		\$108,127 23
Dividends paid		30,000 00
Commissions and brokerage		38,119 81
Salaries and other charges of officers, clerks and other employ��s ..		14,067 86
State, national and local taxes		6,220 24
All other payments		14,528 46
Aggregate Expenditures during the year in cash		<u>\$211,063 60</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$32,569,616	\$155,196 72
Written or renewed in 1885.....	32,683,798	177,661 85
Totals	\$65,253,414	\$332,858 57
Deduct expirations and cancellations.....	32,006,458	137,497 80
In force December 31, 1885.....	\$33,246,956	\$195,360 77
Deduct amount reinsured.....	11,037,465	5,682 86
Net amount in force	<u>\$32,209,491</u>	<u>\$189,678 41</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$21,135,333	\$129,383 96	1—2	\$64,691 98
1884	Two years..	6,500	32 04	1—4	8 01
1885		67,400	416 59	3—4	312 45
1883	Three years.....	2,491,339	12,082 48	1—6	2,013 74
1884		3,296,991	14,913 64	1—2	7,456 82
1885	Four years.....	3,158,785	16,378 98	5—6	13,649 15
1883		10,000	45 08	3—8	16 89
1884	Five years.....	15,000	40 04	5—8	25 00
1885		11,000	25 00	7—8	21 84
1881	Five years.....	95,620	893 34	1—10	89 33
1882		216,341	2,040 48	3—10	612 12
1883		599,715	4,934 03	1—2	2,467 01
1884		719,947	5,548 68	7—10	3,884 02
1885		235,520	2,944 07	9—10	2,649 67
Totals.....		<u>\$32,209,491</u>	<u>\$189,678 41</u>	.....	<u>\$97,898 03</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,560,182 49
Total losses paid since organization.....	1,512,493 22
Total cash dividends declared since the Company commenced business.....	1,454,308 15
Total amount of the Company's stock owned by the directors at par value	70,900 00
Total amount of fire losses incurred during the year.....	90,554 13

Business in the State of New York during the year.

Fire risks written.....	\$25,598,258 00
Premiums received.....	92,949 70
Losses paid.....	59,268 57
Amount of losses incurred.....	51,641 60
Amount paid the Comptroller for taxes on premiums.....	784 07
Amount paid the Comptroller for taxes on dividends to stockholders	750 00

MANUFACTURERS AND BUILDERS' FIRE INSURANCE COMPANY.

No. 152 BROADWAY, NEW YORK.

[Organized and commenced business November 19, 1870.]

EDWARD V. LOEW, *President.*

J. JAY NESTELL, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$56,400 00
Interest accrued thereon.....	2,192 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$52,200 00	\$54,478 00
District Columbia bonds	71,550 00	83,713 50
New York and Erie R. R. Co. bonds	10,000 00	12,675 00
Chicago, Rock Island and Pacific R. R. Co. stock....	50,000 00	64,250 00
N. Y. Central and Hudson River R. R. Co. stock....	70,000 00	73,850 00
Illinois Central R. R. Co. stock.....	10,000 00	13,975 00
Illinois Central R. R. Co. leased line stock	1,700 00	1,581 00
Delaware and Hudson Canal Co. stock.....	11,600 00	11,223 00
Long Island R. R. Co. stock	10,000 00	8,000 00
Fort Worth and Denver City R. R. Co. bonds.....	20,000 00	16,600 00
Chicago, Burlington and Quincy R. R. Co. stock	2,400 00	3,303 00

Total par and market values	\$309,450 00	\$343,648 50
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343,648 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Morgan, Louisiana and Texas S. S. Co. bonds.....	\$24,000 00	\$26,400 00	\$22,500 00
Eleventh Ward Bank stock	2,750 00	3,712 50	2,500 00
Eagle Fire Co. stock	800 00	1,936 00	1,500 00
People's Fire Ins. Co. stock.....	2,000 00	2,120 00	1,700 00
Erie R. R. Co. bonds	10,000 00	12,675 00	9,605 00

Total amounts.....	\$39,550 00	\$46,843 50	\$37,805 00
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37,805 00

Cash in office, \$1,703.97; in bank, \$14,567.44; total.....	16,271 41
Interest due and accrued on stocks and bonds.....	1,075 00
Interest due and accrued on collateral loans.....	545 69
Premiums in due course of collection.....	17,287 96

Aggregate amount of all actual, available Assets.....	\$475,225 56
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,619 43
Losses unadjusted, including all reported and supposed losses.....	8,790 07
Losses resisted, including interest, costs and expenses.....	3,265 82

Total amount of claims for losses.....	\$13,675 32
Deduct reinsurance thereon.....	11 66

Net amount of unpaid losses and claims.....	\$13,663 66
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$70,621 02	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	34,109 89	
Total unearned premiums.....		\$104,730 91
Cash dividends to stockholders, unpaid.....		600 00
Salaries and other miscellaneous expenses, due and accrued.....		1,416 56
All other liabilities.....		4,371 24
Total liabilities, except capital and net surplus.....		\$124,782 37
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		150,443 19
Aggregate Liabilities, including paid up capital and net surplus,		<u><u>\$475,225 56</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$209,071 84	
Deduct reinsurance rebate and return premiums.....	23,779 35	
Net cash received for premiums (all fire)....		\$185,292 49
Interest received on bonds and mortgages.....		2,511 00
Interest and dividends received from all other sources.....		17,526 47
Aggregate Income received during the year in cash.....		<u><u>\$205,329 96</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$122,947 84	
Deduct salvages and reinsurances.....	2,661 31	
Net amount paid for losses (all fire)....		\$120,286 53
Dividends paid.....		12,420 00
Commissions and brokerage.....		40,498 79
Salaries and other charges of officers, clerks and other employ�es...		19,739 72
State, national and local taxes.....		5,054 74
All other payments, viz.: Rent, \$6.000; fire patrol, \$881.96; New York Board of Fire Underwriters, \$273.06; miscellaneous, \$5,710.53; total.....		12,865 55
Aggregate Expenditures during the year in cash.....		<u><u>\$210,865 33</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$30,674,496	\$205,303 50
Written or renewed in 1885.....	31,748,740	206,082 55
Totals.....	\$62,423,236	\$411,386 05
Deduct expirations and cancellations.....	30,182,396	202,456 41
In force December 31, 1885.....	\$32,240,840	\$208,929 64
Deduct amount reinsured.....	2,107,200	10,698 59
Net amount in force.....	<u><u>\$30,133,640</u></u>	<u><u>\$198,231 05</u></u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$20,427,201	\$141,242 04	1—2	\$70,621 02
1884.....	Two years.....	39,250	259 78	1—4	64 94
1885.....		11,500	71 24	3—4	53 42
1883.....		1,706,386	9,353 76	1—6	1,558 96
1884.....	Three years.....	3,063,153	17,839 49	1—2	8,919 74
1885.....		4,115,163	22,604 12	5—6	18,836 70
1882.....		6,800	55 25	1—8	6 90
1883.....	Four years.....	3,500	28 13	3—8	10 54
1884.....		14,200	142 50	5—8	89 06
1885.....		27,600	242 50	7—8	212 19
1881.....	Five years.....	43,750	284 32	1—10	23 43
1882.....		73,580	455 22	3—10	186 58
1883.....		86,142	930 63	1—2	465 31
1884.....		297,648	2,613 96	7—10	1,629 77
1885.....		217,767	2,108 11	9—10	1,897 30
Totals.....		<u><u>\$30,133,640</u></u>	<u><u>\$198,231 05</u></u>		<u><u>\$104,730 91</u></u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,785,992 73
Total losses paid since organization.....	661,841 28
Total cash dividends declared since the Company commenced business	266,000 00
Total amount of the Company's stock owned by the directors at par value.....	79,500 00
Total amount loaned to stockholders and officers.....	83,105 00
Total amount of fire losses incurred during the year.....	118,789 85

Business in the State of New York during the year.

Fire risks written.....	\$22,929 321 00
Premiums received.....	111,668 17
Losses paid.....	54,733 73
Amount of losses incurred.....	55,881 60
Amount paid the Comptroller for taxes on premiums	864 90
Amount paid the Comptroller for taxes on dividends to stockholders.....	400 00

MECHANICS' FIRE INSURANCE COMPANY.

No. 217 MONTAGUE STREET, BROOKLYN.

[Organized and commenced business May 7, 1857.]

JOHN H. MOTT, *President.*

WALTER NICHOLS, *Secretary.*

Capital stock of the Company paid up, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$121,300 00
Interest due and unpaid on bond and mortgage loans.....	180 00
Interest accrued thereon.....	1,507 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$197,000 00	\$239,900 00	
People's Gas-Light Co., Brooklyn, stock	5,000 00	4,300 00	
Salisbury Railroad, Pennsylvania, bonds.	500 00	500 00	
Total par and market values.....	\$202,500 00	\$244,700 00	244,700 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Montauk Fire Ins. Co. stock.....	\$1,000 00	\$1,000 00	\$800 00	800 00
Cash in office, \$1,733.38; in bank, \$38,689.95; total.....				40,423 33
Interest due and accrued on collateral loans.....				9 00
Premiums in due course of collection.....				23,150 19

Aggregate amount of all actual, available Assets.....

\$432,070 02

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$18,694 30
Losses unadjusted, including all reported and supposed losses.....	7,584 15

Net amount of unpaid losses and claims.

\$26,278 45

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$106,438 55
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	24,584 68

Total unearned premiums.....	131,023 28
Salaries and other miscellaneous expenses due and accrued.....	940 00
Commissions and brokerage.....	2,300 00

Total liabilities, except capital and net surplus.	\$160,541 68
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	21,528 34

Aggregate Liabilities, including paid up capital and net surplus,

\$432,070 02

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$292,610 81	
Deduct reinsurance, rebate and return premiums.....	66,388 62	
Net cash received for premiums (all fire).....		\$226,222 19
Interest received on bonds and mortgages.....		7,451 00
Interest and dividends received from all other sources.....		7,969 92
Aggregate Income received during the year in cash.....		\$241,643 11

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$141,642 49	
Deduct salvages and reinsurances.....	3,213 58	
Net amount paid for losses (all fire).....		\$138,428 91
Dividends paid.....		12,500 00
Commissions and brokerage.....		54,439 65
Salaries and other charges of officers, clerks and other employ��s...		17,949 88
State, national and local taxes.....		5,650 45
All other payments.....		18,991 73
Aggregate Expenditures during the year in cash.....		\$247,960 62

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$30,348,824 93	\$252,752 31
Written or renewed in 1885.....	37,362,102 26	303,937 36
Totals.....	\$67,710,927 19	\$556,739 67
Deduct expirations and cancellations.....	30,336,646 97	226,761 00
In force December 31, 1885.....	7,374,280 22	\$329,978 67
Deduct amount reinsured.....	6,229,681 99	76,249 16
Net amount in force.....	\$31,144,598 23	\$253,729 51

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$26,521,698 07	\$212,877 10	1-2	\$106,438 55
1884.....	Two years.....	24,625 00	182 55	1-4	45 64
1885.....		96,247 50	868 75	3-4	651 56
1883.....	Three years.....	915,423 00	6,037 91	1-6	1,006 32
1884.....		1,811,744 00	12,306 64	1-2	6,153 32
1885.....		1,391,347 66	17,315 18	5-6	14,429 31
1882.....	Four years.....	2,000 00	20 00	1-8	2 50
1883.....		43,199 00	497 79	3-8	49 78
1882.....		90,970 00	879 28	3-10	263 78
1883.....	Five years.....	76,103 00	534 79	1-2	292 40
1884.....		95,225 00	1,150 79	7-10	805 55
1885.....		75,016 00	976 92	9-10	879 22
1881.....	Six years.....	1,000 00	31 81	1-6	5 30
Totals.....		\$31,144,598 23	\$253,729 51		\$131,023 23

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,172,020 16
Total losses paid since organization.....	1,468,431 43
Total cash dividends declared since the Company commenced business.....	515,500 00
Total amount of the Company's stock owned by the directors at par value.....	84,350 00
Total amount of fire losses incurred during the year.....	140,573 29
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.: Georgia.....	25,000 00

Business in the State of New York during the year.

Fire risks written.....	\$22,113,038 39
Premiums received.....	135,867 13
Losses paid.....	32,420 91
Amount of losses incurred.....	30,591 27
Amount paid the Comptroller for taxes on premiums.....	663 17
Amount paid the Comptroller for taxes on capital stock.....	375 00

MERCANTILE FIRE INSURANCE COMPANY.

No. 166 BROADWAY, NEW YORK.

[Organized and commenced business January 15, 1852.]

WILLIAM A. ANDERSON, *President.*

C. W. PARMELEE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$22,000 00
Interest accrued thereon.....	195 83

Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds	\$172,000 00	\$207,050 00	
			207,050 00
Cash in office, \$191.05 ; in bank, \$1,757.86 ; total.....			1,948 91
Interest due and accrued on stocks and bonds.....			1,270 00
Premiums in due course of collection			992 12
All other assets			1,918 68

Aggregate amount of all actual, available Assets..... \$235,375 54

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,426 55
Losses unadjusted, including all reported and supposed losses.....	100 00
Losses resisted, including interest, costs and expenses.....	750 00

Net amount of unpaid losses and claims..... \$3,276 55

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$19,017 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	3,120 08

Total unearned premiums.....	22,137 69
Salaries and other miscellaneous expenses, due and accrued.....	500 00
All other liabilities.....	287 79

Total liabilities, except capital and net surplus.....	\$26,203 03
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities.....	9,173 51

Aggregate Liabilities, including paid up capital and net surplus, \$235,375 54

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$47,819 40
Deduct reinsurance, rebate and return premiums.....	4,642 07

Net cash received for premiums (all fire).....	\$43,177 33
Interest received on bonds and mortgages.....	1,207 93
Interest and dividends received from all other sources	7,316 20

Aggregate Income received during the year in cash..... \$51,701 46

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$21,554 62
Deduct salvages and reinsurances.....	296 19

Net amount paid for losses (all fire).....	\$21,258 43
Dividends paid.....	12,000 00
Commissions and brokerage	6,220 47
Salaries and other charges of officers, clerks and other employes ..	11,310 00

State, national and local taxes.....	\$1,042 88
All other payments.....	4,319 07
Aggregate Expenditures during the year in cash.....	<u>\$56,150 85</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$5,653,112 01	\$44,820 21
Written or renewed in 1885.....	5,985,688 38	46,982 76
Totals.....	\$11,638,800 39	\$91,802 97
Deduct expirations and cancellations.....	5,980,726 38	45,336 70
In force December 31, 1885.....	\$5,658,074 01	\$46,466 27
Deduct amount reinsured.....	268,955 28	1,933 88
Net amount in force.....	<u>\$5,389,118 73</u>	<u>\$44,532 39</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$4,463,418 75	\$38,035 23	1—2	\$19,017 61
1884.....	Two years.....	9,000 00	62 55	1—4	15 64
1885.....		5,000 00	33 00	3—4	24 75
1883.....	Three years.....	231,242 83	1,719 96	1—6	286 66
1884.....		330,137 07	2,028 98	1—2	1,014 49
1885.....	Four years.....	240,058 75	1,590 87	5—6	1,325 72
1882.....		2,500 00	20 00	1—8	2 50
1883.....	Five years.....	1,125 00	11 25	3—8	4 22
1881.....		22,136 33	290 72	1—10	29 07
1882.....	Other than above.....	14,500 00	196 88	3—10	59 06
1883.....		12,000 00	128 75	1—2	64 37
1884.....		5,000 00	45 00	7—10	31 50
1885.....		3,500 00	47 50	9—10	42 75
Totals.....		<u>\$5,389,118 73</u>	<u>\$44,532 39</u>	<u>.....</u>	<u>\$22,137 69</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,078,679 64
Total losses paid since organization.....	1,017,018 21
Total cash dividends declared since the Company commenced business.....	596,000 00
Total amount of the Company's stock owned by the directors at par value.....	51,000 00
Total amount loaned to stockholders and officers.....	1,500 00
Total amount of fire losses incurred during the year.....	<u>23,420 48</u>

Business in the State of New York during the year.

Fire risks written.....	\$3,605,989 85
Premiums received.....	23,083 36
Losses paid.....	16,113 95
Amount of losses incurred.....	15,885 98
Amount paid the Comptroller for taxes on premiums.....	195 87
Amount paid the Comptroller for taxes on capital stock.....	<u>196 32</u>

MERCHANTS' INSURANCE COMPANY.

No. 151 BROADWAY, NEW YORK.

[Organized and commenced business April 23, 1850.]

JOHN H. MORRIS, President. ISAAC S. METTLER, Secretary.
Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$15,500 00
Loans on bond and mortgage (first liens).....	80,100 00
Interest due and unpaid on bond and mortgage loans.....	<u>1,095 83</u>

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$150,000 00	\$132,925 00	
New York City bonds	35,000 00	36,050 00	
North River Bank stock	9,000 00	10,350 00	
Merchants' Exchange Bank stock	3,000 00	3,000 00	
Western Union Telegraph Co. stock	20,000 00	14,500 00	
New York Central and H. R. R. stock	10,000 00	10,550 00	
New Jersey Central R. R. stock	10,000 00	4,350 00	
Rensselaer and Saratoga R. R. stock	1,000 00	1,600 00	
Total par and market values	<u>\$238,000 00</u>	<u>\$263,325 00</u>	<u>\$263,325 00</u>

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Home Ins. Co. stock	\$800 00	\$1,040 00	\$700 00	
New York, Lack. & W. Con. bonds,	3,000 00	3,180 00	2,600 00	
New York, Lack. & W. Con. bonds,	1,000 00	1,060 00	249 16	
Total amounts	<u>\$4,800 00</u>	<u>\$5,280 00</u>	<u>\$3,549 16</u>	3,549 16
Cash in office, \$14.71; in bank, \$65,751.68; total				65,766 39
Interest due and accrued on stocks and bonds				1,506 25
Premiums in due course of collection				18,948 86

Aggregate amount of all actual, available Assets..... \$449,791 49

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$18,138 00	
Losses resisted, including interest, costs and expenses	3,200 00	
Net amount of unpaid losses and claims		\$21,338 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$93,219 12	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	25,793 23	
Total unearned premiums		119,017 35
All other liabilities		1,763 10
Total liabilities, except capital and net surplus		\$142,118 45
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		107,673 04
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$449,791 49</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$217,430 87	
Deduct reinsurance, rebate and return premiums	19,045 87	
Net cash received for premiums (all fire)		\$198,385 00
Interest received on bonds and mortgages		4,945 71
Interest and dividends received from all other sources		8,357 21
Received for rent		1,275 45
Aggregate Income received during the year in cash		<u>\$212,963 37</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$62,493 04	
Deduct salvages and reinsurances	246 63	
Net amount paid for losses (all fire)		\$62,246 41
Dividends paid		18,000 00
Commissions and brokerage		47,304 80
Salaries and other charges of officers, clerks and other employes ..		16,970 31
State, national and local taxes		6,769 33
All other payments		14,118 97
Aggregate Expenditures during the year in cash		<u>\$165,409 82</u>

V. MISCELLANEOUS.		
Risks and Premiums.		
	Fire risks.	Premiums.
In force December 31, 1884.....	\$19, 286, 655	\$134, 048 91
Written or renewed in 1885.....	26, 424, 271	233, 711 50
Totals	\$45, 710, 926	\$367, 760 41
Deduct expirations and cancellations.....	20, 054, 732	138, 816 92
In force December 31, 1885	\$25, 656. 194	\$228, 943 49
Deduct amount reinsured....	56, 200	390 02
Net amount in force.....	\$25, 599, 994	\$228. 553 47

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$19, 485, 313	\$186, 438 23	1—2	\$93, 219 12
1884.....	Two years.....	12, 000	120 25	1—4	50 06
1885.....		103, 476	1, 004 16	3—4	753 12
1883.....	Three years.....	1, 297, 975	7, 895 67	1—6	1, 315 95
1884.....		1, 536, 373	10, 419 05	1—2	5, 209 52
1885.....	Five years.....	2, 865, 840	20, 076 21	5—6	16, 730 18
1882.....		47, 500	287 50	3—10	86 25
1883.....	Five years.....	53, 500	415 63	1—2	207 81
1884.....		121, 917	1, 208 77	7—10	846 14
1885.....		76, 100	688 00	9—10	619 20
Totals.....		\$25, 599, 994	\$228. 553 47	.....	\$119, 017 35

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4, 628, 433 80
Total losses paid since organization.....	1, 996, 282 55
Total cash dividends declared since the Company commenced business.....	1, 110, 000 00
Total amount of the Company's stock owned by the directors at par value	44, 400 00
Total amount loaned to stockholders and officers.....	249 16
Total amount of fire losses incurred during the year.....	72, 459 41

Business in the State of New York during the year.

Fire risks written.....	\$14, 192, 735 00
Premiums received.....	97, 778 93
Losses paid.....	35, 498 70
Amount of losses incurred.....	49, 287 25
Amount paid the Comptroller for taxes on premiums.....	834 57
Amount paid the Comptroller for taxes on dividends to stockholders.....	300 00

MONTAUK FIRE INSURANCE COMPANY.

No. 24 COURT STREET, BROOKLYN.

[Organized May 19, 1857; commenced business May 23, 1857.]

DANIEL F. FERNALD, *President.*GEORGE F. MALBY, *Secretary.*

Capital stock of the Company paid up, \$200,000.

1. ASSETS.

Loans on bond and mortgage (first liens).....	\$16,800 00
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Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$153, 000 00	\$187, 190 00
Nassau Gas-Light Co. certificate	5, 000 00	5, 050 00
Broadway R. R. Co. stock	5, 200 00	8, 580 00
Bushwick R. R. Co. stock	2, 000 00	3, 300 00
National City Bank, Brooklyn, stock.....	10, 000 00	30, 000 00
Long Island Bank stock	3, 500 00	4, 200 00
Nassau National Bank stock.....	5, 100 00	10, 200 00
Mechanics' Bank stock	2, 500 00	5, 250 00
Bank of New York stock.....	3, 300 00	5, 610 00
First National Bank stock.....	1, 200 00	3, 360 00
Commercial Bank, Brooklyn, stock	600 00	780 00
Long Island Loan and Trust Co. stock.....	2, 000 00	2, 400 00
Union Ferry Co. stock.....	1, 300 00	2, 041 00
Total par and market values	\$194, 700 00	\$267, 961 00

267,961 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Commercial Bank of Brooklyn stock,	\$900 00	\$1,170 00	\$400 00
Cash in office, \$19.63; in bank, \$28,445.42; total.....			\$400 00 28,465 05
Interest due and accrued on collateral loans.....			12 00
Premiums in due course of collection.....			14,340 22
Aggregate amount of all actual available Assets.....			\$327,978 27

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$13,144 23
Losses unadjusted, including all reported and supposed losses.....	1,130 00
Losses resisted, including interest, costs and expenses.....	2,750 00
Net amount of unpaid losses and claims.....	\$17,024 23
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$61,121 67
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	11,177 39
Total unearned premiums.....	72,299 06
Salaries and other miscellaneous expenses, due and accrued.....	875 00
Total liabilities, except capital and net surplus.....	\$90,198 29
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	37,779 98
Aggregate Liabilities, including paid up capital and net surplus,	\$327,978 27

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$154,450 94
Deduct reinsurance, rebate and return premiums.....	19,741 52
Net cash received for premiums (all fire).....	\$134,709 42
Interest received on bonds and mortgages.....	979 00
Interest and dividends received from all other sources.....	13,690 75
Aggregate Income received during the year in cash.....	\$149,379 17

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$89,390 89
Deduct salvages and reinsurances.....	1,304 03
Net amount paid for losses (all fire).....	\$88,086 86
Dividends paid.....	20,000 00
Commissions and brokerage.....	26,538 11
Salaries and other charges of officers, clerks and other employes...	13,474 89
State, national and local taxes.....	2,321 91
All other payments.....	11,651 83
Aggregate Expenditures during the year in cash.....	\$162,073 60

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$16,393,286	\$131,562 75
Written or renewed in 1885.....	18,537,939	155,613 48
Totals.....	\$34,931,225	\$287,176 23
Deduct expirations and cancellations.....	17,265,622	142,358 72
In force December 31, 1885.....	\$17,665,603	\$144,817 51
Deduct amount reinsured.....	307,001	1,995 28
Net amount in force.....	\$17,358,602	\$142,822 23

Recapitulation of Fire Risks and Premium

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$14, 323, 975	\$122, 243 34	1—2	\$61, 121 67
1884	Two years.....	24, 050	196 99	1—4	49 24
1885		29, 151	194 62	3—4	145 96
1883		794, 274	4, 966 41	1—6	827 73
1884	Three years.....	758, 802	5, 340 64	1—2	2, 670 32
1885		1, 135, 693	7, 348 86	5—6	6, 124 05
1883		12, 500	81 73	3—8	30 63
1884	Four years.....	2, 000	30 00	5—8	18 75
1885		3, 400	68 00	7—8	59 50
1881		35, 257	297 50	1—10	29 75
1882	Five years	50, 200	477 60	3—10	143 28
1883		65, 500	619 42	1—2	309 71
1884		61, 500	464 62	7—10	325 22
1885		62, 300	492 50	9—10	443 25
Totals			\$17, 358, 602	\$142, 822 23	.....	$72, 299 06

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,295,492 00
Total losses paid since organization.....	1,119,223 00
Total cash dividends declared since the Company commenced business.....	563,500 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	82,550 00
Total amount of fire losses incurred during the year	88,203 91

Business in the State of New York during the year.

Fire risks written.....	\$12,747,715 00
Premiums received.....	77,250 49
Losses paid	46,756 00
Amount of losses incurred.....	42,825 93
Amount paid the Comptroller for taxes on premiums.....	574 08
Amount paid the Comptroller for taxes on dividends to stockholders.....	500 00

NASSAU FIRE INSURANCE COMPANY.

No. 30 COURT STREET, BROOKLYN.

[Organized and commenced business February 3, 1852.]

THOMAS B. JONES, *President.* WILLIAM T. LANE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$18,500 00
Interest due and unpaid on bond and mortgage loans.....	360 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$115,368 75
District of Columbia bonds.....	50,000 00	58,250 00
Brooklyn Gas-Light Co. stock.....	37,500 00	48,000 00
Nassau Gas-Light Co. stock.....	21,700 00	28,210 00
Citizens' Gas-Light Co. stock.....	600 00	540 00
People's Gas-Light Co. bonds.....	10,000 00	10,250 00
Long Island Bank stock.....	7,800 00	9,126 00
Nassau National Bank stock.....	10,000 00	20,000 00
Mechanics' Bank stock.....	5,000 00	10,350 00
National City Bank stock.....	2,500 00	8,750 00
Brooklyn Bank stock.....	5,000 00	6,250 00
Commercial Bank stock	960 00	1,248 00
National Bank of Commerce in N. Y. stock.....	15,000 00	24,300 00
Brooklyn City Railroad stock.....	15,000 00	30,750 00
Brooklyn City and Newtown Railroad bonds	10,000 00	11,400 00
Total par and market values.....	\$291,060 00	\$382,792 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Union Ferry stock.....	\$800 00	\$1,248 00	\$500 00
Cash in office, \$294.34; in bank, \$12,551.29; total.....			12,845 63
Interest due and accrued on stocks and bonds			4,533 58
Interest due and accrued on collateral loans.....			15 00
Premiums in due course of collection.....			5,552 22
Aggregate amount of all actual, available Assets.....			\$425,099 18

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,875 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$25,869 64
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	9,256 02
Unearned premiums, at 50 per cent, on inland navigation risks.....	560 00
Total unearned premiums.....	35,685 66
All other liabilities.....	1,200 00
Total liabilities, except capital and net surplus.....	\$38,760 66
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities.....	186,338 52
Aggregate Liabilities, including paid up capital and net surplus,	\$425,099 18

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received	\$66,016 17	\$1,064 47
Deduct reinsurance, rebate and return premiums....	10,667 04	
Net cash received for premiums.....	\$55,349 13	\$1,064 47
Interest received on bonds and mortgages.....		\$56,403 60
Interest and dividends received from all other sources.....		1,702 08
Received for rent		19,634 33
		3,186 98
Aggregate Income received during the year in cash.....		\$80,926 99

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$31,132 27	\$394 55
Deduct salvages and reinsurances.....	586 26	
Net amount paid for losses.....	\$30,546 01	\$394 55
Dividends paid.....		\$30,940 56
Commissions and brokerage.....		20,000 00
Salaries and other charges of officers, clerks and other employes..		5,000 44
State, national and local taxes.....		15,750 00
All other payments, viz.: Rent, stationery and other expenses.....		881 27
		10,116 52
Aggregate Expenditures during the year in cash.....		\$82,688 79

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884	\$11,609,121 21	\$69,412 03	\$45,000 00	\$1,257 50
Written or renewed in 1885.....	11,224,716 19	67,168 76	34,504 34	1,064 47
Totals.....	\$22,833,837 40	\$136,580 79	\$79,504 34	\$2,421 97
Deduct expirations and cancellations.....	11,605,097 94	68,933 42	43,254 34	1,301 97
In force December 31, 1885....	\$11,228,739 46	\$67,647 37	\$36,250 00	\$1,120 00
Deduct amount reinsured	476,823 16	2,802 46		
Net amount in force.....	\$10,751,916 30	\$64,844 91	\$36,250 00	\$1,120 00

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,363,110	\$51,739 28	1—2	\$25,869 64
1884.....	Two years.....	6,250	39 63	1—4	9 90
1883.....	Threc years.....	644,138	3,600 80	1—6	600 13
1884.....		606,779	3,427 51	1—2	1,713 75
1885.....		1,378,315	7,192 12	5—6	5,993 40
1881.....		23,667	243 16	1—10	24 31
1882.....	Five years.....	36,000	214 38	3—10	64 30
1883.....		53,500	315 25	1—2	157 63
1884.....		62,543	475 33	7—10	332 70
1885.....		54,437	399 91	9—10	359 90
Totals.....		\$11,228,739	\$67,647 37		\$35,125 66

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$2,041,088 53
Total losses paid since organization.....	651,969 61
Total cash dividends declared since the Company commenced business.....	1,073,500 00
Total dividcnds declared payable in stock since organization.....	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	65,250 00
Total amount loaned to stockholders and officers.....	500 00
Total amount of fire losses incurred during the year.....	29,102 62
Total amount of inland losses incurred during the year.....	394 55

Business in the State of New York during the year.

	Fire.	Inland.
Risks written.....	\$9,936,938 91	\$34,504 24
Premiums received.....	43,700 00	1,064 47
Losses paid.....	20,977 83	394 55
Amount of losses incurred.....	21,921 65	394 55
Amount paid the Comptroller for taxes on premiums.....		\$381 27
Amount paid the Comptroller for taxes on dividends to stockholders.....		500 00

NATIONAL FIRE INSURANCE COMPANY.

No. 60 WALL STREET, NEW YORK.

[Organized and commenced business April 9, 1838.]

HENRY T. DROWNE, *President.* FRED'K J. WALTON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$48,438 98
Interest due and unpaid on bond and mortgage loans.....	105 00
Interest accrued thereon.....	491 05

Stocks, Bonds, etc., owned by the Company.

	Par valu.	Market value.
United States bonds	\$205,000 00	\$249,375 00
National Bank of Commerce stock	13,000 00	20,540 00
American Exchange National Bank stock.....	10,000 00	12,800 00
Bank of Manhattan Co. stock.....	7,500 00	11,025 00
Total par and market values	\$235,500 00	\$293,740 00
Cash in office, \$834.51; in bank, \$27,445.59; total.....		28,280 10
Interest due and accrued on stocks and bonds.....		520 00
Premiums in due course of collection.....		21,588 12
Aggregate amount of all actual, available Assets		\$393,163 25

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$15,062 44	
Losses unadjusted, including all reported and supposed losses.....	5,550 00	
Losses resisted, including interest, costs and expenses.....	4,870 65	
Net amount of unpaid losses and claims.....		\$25,483 09
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$80,301 29	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	22,158 49	
Total unearned premiums.....		102,459 78
All other liabilities.....		2,020 38
Total liabilities, except capital and net surplus.....		\$129,963 25
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities... ..		63,200 00
Aggregate Liabilities, including paid up capital and net surplus,		\$393,163 25

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$239,050 79	
Deduct reinsurance, rebate and return premiums.....	40,246 09	
Net cash received for premiums (all fire).....		\$198,804 76
Interest received on bonds and mortgages		3,178 65
Interest and dividends received from all other sources.....		10,352 56
Aggregate Income received during the year in cash....		\$212,335 85

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$105,706 93	
Deduct salvages and reinsurances.....	1,138 60	
Net amount paid for losses (all fire).....		\$104,568 33
Dividends paid		16,000 00
Commissions and brokerage		45,198 23
Salaries and other charges of officers, clerks and other employes ..		18,595 16
State, national and local taxes		3,460 28
All other payments, viz.: Rent, \$6,400; board expenses, \$878.14; sundries, \$6,791.02; total.....		14,069 16
Aggregate Expenditures during the year in cash		\$201,891 1

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1884	\$27,389.622	\$203,239 03
Written or renewed in 1885	28,965,135	235,895 23
Totals.....	\$56,354,757	\$439,134 26
Deduct expirations and cancellations.....	29,130,709	231,605 22
In force December 31, 1885.....	\$27,224,048	\$207,529 04
Deduct amount reinsured	290,626	1,838 29
Net amount in force	\$26,933,422	\$205,690 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$20,383,161	\$160,602 58	1—2	\$80,301 29
1884	Two years	10,750	99 76	1—4	24 94
1895		21,800	96 38	3—4	72 27
1883	Three years.....	1,675,184	10,084 79	1—6	1,680 80
1884		1,677,479	11,402 83	1—2	5,701 41
1885	Five years	1,900,405	11,747 28	5—6	9,789 40
1881		318,794	3,052 75	1—10	305 27
1882		407,953	3,750 68	3—10	1,125 18
1883		184,450	1,552 33	1—2	776 17
1884		142,033	1,440 67	7—10	1,008 42
1885		211,408	1,860 70	9—10	1,674 63
Totals.....		\$26,933,422	\$205,690 75		\$102,459 78

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company	\$4,203,162 23
Total losses paid since reorganization.....	2,190,475 96
Total cash dividends declared since the Company commenced business.	1,024,056 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	43,825 00
Total amount of fire losses incurred during the year.....	112,067 35

Business in the State of New York during the year.

Fire risks written.....	\$19,282,241 00
Premiums received	100,846 35
Losses paid.....	48,236 15
Amount of losses incurred.....	44,548 88

NEW YORK BOWERY FIRE INSURANCE COMPANY.

No. 124 BOWERY, NEW YORK.

[Incorporated April 24, 1833; commenced business September 24, 1833.]

JOHN A. DELANOY, JR., *President.*

CHARLES A. BLAUVELT, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$43,200 00
Interest due and unpaid on bond and mortgage loans.....	165 00
Interest accrued thereon.....	324 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$415,000 00	\$515,637 50	
Canada Southern R. R. bonds	20,000 00	21,300 00	
Chicago and N. W. R. R. sinking fund bonds.....	10,000 00	10,900 00	
Long Island R. R. consolidated bonds.....	20,000 00	21,600 00	
Northern Pacific R. R. bonds	10,000 00	11,400 00	
Michigan R. R. bonds.	20,000 00	21,600 00	
Broadway and Seventh Avenue R. R. bonds	26,000 00	28,340 00	
Delaware and Hudson Canal stock.....	10,000 00	9,700 00	
New York, Lackawanna and Western R. R. stock ..	10,000 00	10,000 00	
N. Y. Central and Hudson River R. R. Co. stock....	20,000 00	21,100 00	
Chicago and R. I. R. R. stock.....	20,000 00	26,200 00	
Total par and market values	\$581,000 00	\$697,777 50	697,777 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Importers & Traders' Nat. Bk. stock,	\$1,000 00	\$2,650 00 }	\$2,300 00	
Chatham National Bank stock	500 00	750 00 }		
Ches. and Ohio R. R. Co. bonds.....	1,000 00	1,040 00	700 00	
Union Pac. R. R. sinking fund bonds,	1,000 00	1,160 00	1,000 00	
Ches. and Ohio R. R. bonds.....	1,000 00	1,040 00 }	1,600 00	
Eliz., Lex. & Big Sandy R. R. bonds,	1,000 00	1,000 00 }		
Rens. and Saratoga R. R. bonds....	1,000 00	1,400 00	1,000 00	
Michigan Central R. R. stock	11,600 00	8,700 00	4,500 00	
Oriental Bank stock	1,250 00	1,875 00	1,250 00	
Wabash and Pacific R. R. bonds....	1,000 00	250 00	111 25	
Western Union Telegraph Co. stock,	1,000 00	700 00	425 00	
Total amounts.....	\$21,350 00	\$20,565 00	\$12,886 25	12,886 25

Cash in office, \$2,012.38; in bank, \$34,425.33; total.....	\$36,437 71
Interest due and accrued on collateral loans.....	351 17
Premiums in due course of collection.....	32,456 31
Aggregate amount of all actual, available Assets.....	<u>\$823,597 94</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$8,416 08
Losses unadjusted, including all reported and supposed losses.....	38,315 18
Losses resisted, including interest, costs and expenses.....	12,250 00
Total amount of claims for losses.....	\$58,981 26
Deduct reinsurance thereon.....	3,591 10
Net amount of unpaid losses and claims.....	<u>\$55,390 16</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$150,953 58
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	75,820 34
Total unearned premiums.....	226,773 92
Salaries and other miscellaneous expenses, due and accrued.....	1,330 00
Taxes.....	900 00
Total liabilities, except capital and net surplus.....	<u>\$284,394 08</u>
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	239,203 86
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$823,597 94</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$501,771 58
Deduct reinsurance, rebate and return premiums.....	105,960 12
Net cash received for premiums (all fire).....	<u>\$395,811 46</u>
Interest received on bonds and mortgages.....	2,204 50
Interest and dividends received from all other sources.....	31,810 72
Aggregate Income received during the year in cash.....	<u>\$429,826 68</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$300,143 71
Deduct salvages and reinsurances.....	17,922 71
Net amount paid for losses (all fire).....	<u>\$282,221 00</u>
Dividends paid.....	36,000 00
Commissions and brokerage.....	91,016 61
Salaries and other charges of officers, clerks and other employes...	37,325 00
State, national and local taxes.....	11,069 20
All other payments.....	17,748 03
Aggregate Expenditures during the year in cash.....	<u>\$475,379 84</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$56,424,380	\$501,442 69
Written or renewed in 1885.....	55,335,795	492,651 09
Totals.....	<u>\$111,760,175</u>	<u>\$994,093 78</u>
Deduct expirations and cancellations.....	46,202,152	446,620 93
In force December 31, 1885.....	\$65,558,023	\$547,472 85
Deduct amount reinsured.....	8,826,273	110,824 59
Net amount in force.....	<u>\$56,731,750</u>	<u>\$436,648 26</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$38,171,285	\$301,907 17	1—2	\$150,952 58
1884.....	Two years.....	35,500	287 45	1—4	71 86
1885.....		176,922	758 56	3—4	568 92
1883.....	Three years.....	4,018,511	22,163 76	1—6	3,860 63
1884.....		4,597,282	36,193 90	1—2	18,096 95
1885.....	Four years.....	5,649,000	36,308 85	5—6	30,257 38
1882.....		9,660	143 16	1—8	17 89
1883.....	Five years.....	7,275	85 89	3—8	32 19
1884.....		30,325	351 23	5—8	219 50
1885.....	Six years.....	78,500	1,045 78	7—8	915 04
1881.....		481,570	3,211 67	1—10	321 67
1882.....	Seven years.....	673,853	6,029 94	3—10	1,808 97
1883.....		992,780	6,266 16	1—2	3,133 08
1884.....	Eight years.....	945,471	11,444 93	7—10	8,011 43
1885.....		863,816	9,449 81	9—10	8,504 83
Totals.....		\$56,731,750	\$436,648 26	.....	\$226,773 92

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$6,580,092 46
Total losses paid since organization	2,996,186 00
Total cash dividends declared since the Company commenced business.....	2,744,500 00
Total amount of the Company's stock owned by the directors at par value.....	62,575 00
Total amount loaned to stockholders and officers.....	1,000 00
Total amount of fire losses incurred during the year.....	271,173 26

Business in the State of New York during the year.

Fire risks written.....	\$33,162,164 00
Premiums received.....	191,717 74
Losses paid.....	123,835 68
Amount of losses incurred.....	113,814 47
Amount paid the Comptroller for taxes on premiums.....	1,282 09
Amount paid the Comptroller for taxes on dividends to stockholders.....	900 00

NEW YORK EQUITABLE INSURANCE COMPANY.

No. 58 WALL STREET, NEW YORK.

[Incorporated April 23, 1823; reorganized under the general act October 30, 1865; commenced business August, 1823.]
JOHN MILLER, President. CHARLES L. GUNN, Secretary.

Capital stock of the Company paid up, \$210,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$38,800 00
Interest accrued thereon.....	345 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$452,000 00	\$530,625 00
Cash in office, \$5,852.07; in bank, \$8,391.71; total.....		14,243 78
Premiums in due course of collection.....		1,382 17

Aggregate amount of all actual, available Assets..... \$585,396 45

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$14,134 50
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$22,232 88
Unearned premiums, pro rata, on fire risks running more than one year.....	9,547 41
Total unearned premiums.....	31,780 29

Due and accrued for rent.....	\$600 00
All other liabilities, viz.: Brokerage, \$179.93; return premiums, \$30.73: total.....	210 66
Total liabilities, except capital and net surplus	\$46,725 45
Joint-stock capital paid up in cash.....	210,000-00
Surplus beyond all liabilities.....	328,671 00
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$585,396 45</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$57,250 84
Deduct reinsurance, rebate and return premiums.....	4,804 57
Net cash received for premiums (all fire).....	\$52,446 27
Interest received on bonds and mortgages	2,351 75
Interest and dividends received from all other sources.....	19,330 00
Aggregate Income received during the year in cash.....	<u>\$74,128 02</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$27,722 89
Deduct salvages and reinsurances.....	195 93
Net amount paid for losses (all fire).....	\$27,526 96
Dividends paid	25,200 00
Commissions and brokerage.	7,743 64
Salaries and other charges of officers, clerks and other employes...	13,290 00
State, national and local taxes	503 68
All other payments, viz.: Rent, advertising, fuel and stationery, etc., \$6,891.81; fire patrol tax, \$549.21; total.....	7,441 02
Aggregate Expenditures during the year in cash.....	<u>\$81,705 30</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$12,643, 101	\$59,685 54
Written or renewed in 1885	11,182,500	56,307 53
Totals.....	\$23,825,601	\$115,993 07
Deduct expirations and cancellations.....	11,378,501	53,835 17
In force December 31, 1885.....	\$12,447,100	\$62,157 90
Deduct amount reinsured.....	413,816	1,672 76
Net amount in force.....	<u>\$12,033,284</u>	<u>\$60,485 14</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$9,107,175 00	\$44,465 76	1-2	\$22,232 88
1884.....	Two years.....	24,750 00	159 24	1-4	39 81
1883.....	Three years.....	909,250 00	4,101 21	1-6	683 73
1884.....		969,750 00	4,712 88	1-2	2,356 44
1885.....	Four years ..	1,207,750 00	6,542 68	5-6	5,452 23
1885.....		4,000 00	30 00	7-8	24 25
1881.....	Five years.....	72,650 00	530 18	1-10	53 01
1882.....		53,150 00	349 17	3-10	104 75
1883.....		57,625 00	725 28	1-2	362 64
1884.....		10,600 00	84 00	7-10	58 80
1885.....		31,000 00	457 50	9-10	411 75
Totals		\$12,447,100 00	\$62,157 90		\$31,780 29

Answers to General Interrogatories.

Total premiums received since the reorganization of the Company.....	\$3,746,155 00
Total losses paid since reorganization.....	1,748,343 00
Total cash dividends declared since the Company commenced business....	1,673,850 00
Total amount of the Company's stock owned by the directors at par value.....	29,030 00
Total amount of fire losses incurred during the year.....	<u>37,891 76</u>

Business in the State of New York during the year.

Fire risks written.....	\$8,672,500 00
Premiums received,.....	33,200 87
Losses paid.	18,524 83
Amount of losses incurred.....	14,755 13
Amount paid the Comptroller for taxes on premiums.....	258 58

NEW YORK FIRE INSURANCE COMPANY.

No. 72 WALL STREET, NEW YORK.

[Incorporated April 18, 1832; commenced business December 22, 1832; reorganized under the general act July 1, 1865.]

DANIEL UNDERHILL, *President.* AUGUSTUS COLSON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$91,400 00
Loans on bond and mortgage (first liens).....	56,550 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$2,000 is in process of foreclosure) ...	2,000 00
Interest due and unpaid on bond and mortgage loans.....	470 00
Interest accrued thereon	1,463 76

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$125,000 00	\$149,237 50
Long Island City water bonds.....	10,000 00	10,000 00
Long Island City F. D. bonds	500 00	500 00
New York, West Shore and Buffalo R. R. bonds	10,000 00	5,200 00
New York, Lackawanna and Western R. R. stock...	10,000 00	10,200 00
People's Bank stock.....	2,825 00	4,237 50
Tradesmen's Bank stock.....	3,680 00	3,680 00
Mechanics' Bank stock.....	1,175 00	1,821 25
Total par and market values	\$163,180 00	\$184,876 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Oxford Iron Co. stock.....	\$1,000 00	\$750 00	\$750 00
Knickerbocker Fire Ins. Co. stock..	300 00	270 00	200 00
Total amounts.....	\$1,300 00	\$1,020 00	\$950 00
Cash in office, \$6,852.62 ; in bank, \$7,703.41 ; total.....			14,556 03
Interest due and accrued on stocks and bonds			1,433 00
Interest due and accrued on collateral loans			40 00
Premiums in due course of collection			12,790 81
Rents due and accrued.....			1,100 00
Aggregate amount of all actual, available Assets			\$267,629 85

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,739 48
Losses unadjusted, including all reported and supposed losses.....	9,103 52
Losses resisted, including interest, costs and expenses.....	8,627 00
Net amount of unpaid losses and claims.....	\$19,470 00

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$76,156 20	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	11,549 14	
Total unearned premiums.....		\$87,705 34
Salaries and other miscellaneous expenses, due and accrued.....		300 00
Total liabilities, except capital and net surplus		\$107,475 34
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities.....		60,154 51
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$367,629 85</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$190,759 44	
Deduct reinsurance, rebate and return premiums.....	13,503 21	
Net cash received for premiums (all fire).....		\$177,256 23
Interest received on bonds and mortgages		3,830 60
Interest and dividends received from all other sources.....		7,379 80
Received for rent		4,414 21
Aggregate Income received during the year in cash		<u>\$192,880 84</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$162,090 29	
Deduct salvages and reinsurances	1,135 12	
Net amount paid for losses (all fire)		\$160,955 17
Commissions and brokerage.....		28,002 14
Salaries and other charges of officers, clerks and other employés..		17,935 65
State, national and local taxes ..		3,450 34
All other payments		4,457 95
Aggregate Expenditures during the year in cash		<u>\$214,801 25</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$25,827,426	\$227,114 89
Written or renewed in 1885.....	26,494,830	195,880 23
Totals.....	\$52,322,256	\$422,995 12
Deduct expirations and cancellations	29,166,304	248,962 00
In force December 31, 1885.....	\$24,155,952	\$174,033 12
Deduct amount reinsured.....	111,900	450 00
Net amount in force.....	<u>\$24,044,052</u>	<u>\$173,583 12</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885....	One year or less.....	\$21,315,631	\$152,312 41	1—2	\$76,156 20
1885....	Two years	4,000	20 00	3—4	15 00
1883....	Three years.....	429,350	2,607 00	1—6	434 50
1884....		936,278	7,498 00	1—2	3,749 00
1885....		732,300	5,514 00	5—6	4,595 00
1882....	Four years.....	21,050	185 00	1—8	23 00
1883....		12,420	97 00	3—8	36 36
1881....		86,805	826 07	1—10	82 00
1882....	Five years.....	83,318	764 64	3—10	229 38
1883....		152,550	1,427 00	1—2	713 50
1884....		249,750	2,140 00	7—10	1,498 00
1885....		20,600	192 00	9—10	172 80
Totals		<u>\$24,044,052</u>	<u>\$173,583 12</u>		<u>\$87,705 34</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,281,843 00
Total losses paid since organization	1,712,073 00
Total cash dividends declared since the Company commenced business	1,370,000 00
Total amount of the Company's stock owned by the directors at par value.....	27,900 00
Total amount loaned to stockholders and officers.....	950 00
Total amount of fire losses incurred during the year.....	146,500 00

Business in the State of New York during the year.

Fire risks written	\$11,706,992 00
Premiums received.....	78,704 00
Losses paid	56,056 00
Amount of losses incurred.....	55,922 00
Amount paid the Comptroller for taxes on premiums.....	692 30
Amount paid the Comptroller for taxes on dividends to stockholders	369 79

NIAGARA FIRE INSURANCE COMPANY.

No. 135 BROADWAY, NEW YORK.

[Organized and commenced business July 31, 1850.]

PETER NOTMAN, *President.* WEST POLLOCK, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$107,000 00
Loans on bond and mortgage (first liens)	38,800 00
Interest accrued thereon.....	1,164 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$733,000 00	\$891,690 00	
Jersey City water and loan bonds	6,000 00	6,240 00	
Jersey City bonds	24,000 00	26,380 00	
New York, Chicago and St. Louis R. R. Co. bonds ..	50,000 00	49,000 00	
Albany and Susquehanna R. R. Co. bonds	50,000 00	64,500 00	
Lake Erie and Western R. R. Co. bonds.....	15,000 00	13,350 00	
Lafayette, Bloomington and Muncie R. R. Co. bonds.	35,000 00	31,325 00	
Chicago, Milwaukee and St. Paul R. R. Co. bonds...	50,000 00	58,375 00	
St. L. and I. Mt. and Cairo and Ful. R. R. Co. bonds.	50,000 00	56,000 00	
St. Paul and Northern Pacific R. R. Co. bonds	25,000 00	26,750 00	
Fremont, Elkhorn and Mo. Valley R. R. Co. bonds..	50,000 00	58,000 00	
New York, West Shore and Buffalo R. R. Co. bonds,	25,000 00	25,875 00	
Toledo and Ohio Central R. R. Co. bonds.....	2,000 00	1,880 00	
Toledo and Ohio Central R. R. Co. stock.....	6,250 00	2,343 00	
Long Island R. R. Co. stock.....	20,000 00	16,000 00	
Delaware and Hudson Canal Co. bonds.....	20,000 00	23,400 00	
Chateaugay Iron and Ore Co. bonds.....	25,000 00	25,000 00	
Dundee Water Power and Land Co. bonds.....	20,000 00	21,000 00	
Delaware and Hudson Canal Co. stock	23,300 00	22,484 00	
American Exchange National Bank stock.....	35,100 00	44,928 00	
Consolidated Gas Co. stock.....	50,000 00	50,000 00	
St. Paul. Minn. Gas-Light Co. bonds.....	15,000 00	16,200 00	
Total par and market values	\$1,329,650 00	\$1,531,220 00	1,531,220 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Taylor Iron Co. stock.....	\$25,600 00	\$25,600 00	\$30,000 00	
Lackawanna Iron and Coal Co. st'k.	36,000 00	36,000 00		
Total amounts	\$61,600 00	\$61,600 00	\$30,000 00	30,000 00
Cash in office, \$7,148.56 ; in bank, \$117,675.83 ; total				124,824 39
Interest due and accrued on stocks and bonds.....				15,050 00

Interest due and accrued on collateral loans	\$750 00
Premiums in due course of collection.....	229,450 37
All other assets	2,691 38

Aggregate amount of all actual, available Assets... .. \$2,080,950 14

*Special Reserve Fund, under Chapter 189, Laws of 1874, as amended
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department	\$250,000 00
Guaranty surplus fund.....	147,713 26

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$156,723 57
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	

13,446 18

Net amount of unpaid losses and claims..... \$170,169 75

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$547,974 64
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	459,396 99

Total unearned premiums	1,007,371 63
Cash dividends to stockholders unpaid	695 50
All other liabilities.....	5,000 00

Total liabilities, except capital and net surplus.....	\$1,183,236 88
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities.....	397,713 26

Aggregate Liabilities, including paid up capital and net surplus, \$2,080,950 14

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,909,084 40
Deduct reinsurance, rebate and return premiums.....	444,980 61

Net cash received for premiums (all fire).....	\$1,464,103 79
Interest received on bonds and mortgages.....	5,937 00
Interest and dividends received from all other sources	60,260 16
Received for rent	864 29

Aggregate Income received during the year in cash..... \$1,531,165 24

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$907,621 95
Deduct salvages and reinsurances.....	94,219 10

Net amount paid for losses (all fire)	\$813,402 85
Dividends paid	49,807 00
Commissions and brokerage.....	235,548 44
Salaries and other charges of officers, clerks and other employes...	108,768 00
State, national and local taxes	31,019 47
All other payments, viz.: Advertising, postage, stationery, sundry and traveling expenses.....	128,492 72

Aggregate Expenditures during the year in cash..... \$1,367,038 48

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$157,820,280	\$1,594,894 07
Written or renewed in 1885.....	199,696,058	1,918,482 29
Totals	\$357,516,338	\$3,513,376 36
Deduct expirations and cancellations.....	123,262,874	1,406,581 42
In force December 31, 1885.....	\$234,253,464	\$2,106,794 94
Deduct amount reinsured.....	36,870,363	207,860 83
Net amount in force.....	\$197,383,101	\$1,898,934 11

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$102,362,425	\$1,095,949 27	1-2	\$547,974 64
1884.....	Two years.....	3,139,510	20,356 69	1-4	5,089 17
1885.....		1,795,413	18,007 09	3-4	13,505 32
1883.....		13,732,295	115,187 28	1-6	19,197 88
1884.....	Three years.....	17,342,318	142,613 45	1-2	71,306 73
1885.....		29,304,782	199,378 15	5-6	166,148 46
1882.....		665,007	5,977 51	1-8	747 19
1883.....	Four years.....	1,068,512	10,221 86	3-8	3 833 19
1884.....		1,758,497	13,460 02	5-8	8,412 50
1885.....		687,984	6,241 90	7-8	5,461 66
1881.....	Five years.....	3,737,718	27,907 45	1-10	2,790 74
1882.....		3,576,058	38,632 81	3-10	11,586 84
1883.....		4,388,970	50,618 95	1-2	25,309 47
1884.....		5,494,582	64,723 08	7-10	45,306 10
1885.....		8,329,020	89,668 60	9-10	80,701 74
Totals.....		\$197,383,101	\$1,898,934 11	....	\$1,007,371 63

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$19,082,213 85
Total losses paid since organization.....	10,123,147 01
Total cash dividends declared since the Company commenced business.....	1,884,000 00
Total amount of the Company's stock owned by the directors at par value.....	207,300 00
Total amount loaned to stockholders and officers.....	8,000 00
Total amount of fire losses incurred during the year.....	790,014 18

Amount deposited in various States and countries for the protection of policyholders, as follows, viz. :

	Deposits.	Liabilities.
Georgia.....	\$25,000 00	\$10,579 25
Virginia.....	25,000 00	8,492 33
North Carolina.....	10,000 00	3,416 24

Business in the State of New York during the year.

Fire risks written.....	\$72,268,456 00
Premiums received.....	471,656 78
Losses paid.....	189,596 62
Amount of losses incurred.....	178,592 65
Amount paid the Comptroller for taxes on premiums.....	2,171 48
Amount paid the Comptroller for taxes on capital stock.....	1,250 00
Amount paid the Comptroller for taxes on dividends to stockholders.....	

NORTH RIVER INSURANCE COMPANY.

No. 202 GREENWICH STREET, NEW YORK.

[Incorporated February 6, 1822; commenced business March 6, 1822.]

WALDO HUTCHINS, *President*.

LEONARD WARNER, *Secretary*.

Capital stock of the Company paid up, \$350,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$17,500 00
Loans on bond and mortgage (first liens).....	132,450 00
Interest accrued thereon.....	2,346 17

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$220,000 00	\$263,093 75
		263,093 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Nat. Shoe and Leather Bank stock..	\$1,600 00	\$2,012 00	\$6,300 00	
Bank of the Republic Nat. Bank stk.	1,500 00	1,800 00		
Tradesmen's National Bank stock...	1,200 00	1,224 00		
North River Bank stock.....	3,000 00	3,450 00		
Star Fire Insurance Co. stock.....	1,000 00	550 00	2,500 00	
Tradesmen's National Bank stock..	3,240 00	3,304 80		
Ruigers Fire Insurance Co. stock...	4,500 00	5,175 00		
Tradesmen's National Bank stock..	7,000 00	7,140 00		
Total amounts.....	\$23,040 00	\$24,655 80	\$16,800 00	\$16,800 00
Cash in bank.....				10,705 92
Interest due and accrued on stocks and bonds.....				1,731 25
Interest due and accrued on collateral loans.....				280 60
Premiums in due course of collection.....				1,176 56
Aggregate amount of all actual, available Assets.....				\$446,083 65

II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$11,451 97	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	601 59	
Total unearned premiums.....	\$12,053 56	
Cash dividends to stockholders, unpaid.....	664 00	
All other liabilities	508 00	
Total liabilities, except capital and net surplus.....	\$13,225 56	
Joint-stock capital paid up in cash	350,000 00	
Surplus beyond all liabilities.....	82,858 09	
Aggregate Liabilities, including paid up capital and net surplus,	\$446,083 65	

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$23,466 42	
Deduct reinsurance, rebate and return premiums.....	544 32	
Net cash received for premiums (all fire) ...	\$22,922 10	
Interest received on bonds and mortgages.....	7,616 58	
Interest and dividends received from all other sources.....	10,201 19	
Received for rent.....	825 00	
Aggregate Income received during the year in cash.....	\$41,564 87	

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$9,070 87	
Dividends paid.....	21,210 00	
Commissions and brokerage.....	1,128 46	
Salaries and other charges of officers, clerks and other employés..	15,708 32	
State, national and local taxes	3,831 08	
All other payments.....	2,234 66	
Aggregate Expenditures during the year in cash.....	\$53,183 39	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$5,365,878	\$21,248 52
Written or renewed in 1885.....	5,459,683	24,499 84
Totals	\$10,825,561	\$45,748 36
Deduct expirations and cancellations.....	5,319,228	21,884 93
In force December 31, 1885.....	\$5,506,333	\$23,863 43
Deduct amount reinsured.....	40,500	167 00
Net amount in force	\$5,465,833	\$23,696 43

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$5,338,708	\$22,903 93	1—2	\$11,451 97
1885.....	Two years.....	20,500	128 65	3—4	96 48
1884.....	} Three years }	20,600	144 22	1—2	72 11
1885.....		86,025	519 63	5—6	433 00
Totals		\$5,465,833	\$23,696 43	.....	\$12,053 56

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,048,082 37
Total losses paid since organization.....	1,246,692 15
Total cash dividends declared since the Company commenced business.....	2,338,000 00
Total amount of the Company's stock owned by the directors at par value.....	97,350 00
Total amount loaned to stockholders and officers.....	21,300 00
Total amount of fire losses incurred during the year.....	8,453 87

Business in the State of New York during the year.

Fire risks written.....	\$5,044,232 00
Premiums received.....	21,786 08
Losses paid.....	6,212 87
Amount of losses incurred.....	5,600 87
Amount paid the Comptroller for taxes on premiums.....	145 10
Amount paid the Comptroller for taxes on capital stock.....	700 00

PACIFIC FIRE INSURANCE COMPANY.

No 470 BROADWAY, NEW YORK.

[Organized and commenced business April 29, 1851.]

THOMAS F. JEREMIAH, *President.* FRANK T. STINSON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$70,000 00
Loans on bond and mortgage (first liens).....	86,400 00
Interest accrued thereon.....	564 50

Stocks, Bonds etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$331,000 00	\$410,521 25
New York city school bonds.....	112,000 00	113,120 00
Broadway and Seventh Avenue R. R. Co. bonds....	10,000 00	11,900 00
Syracuse, Binghamton and N. Y. R. R. Co. bonds...	5,000 00	6,675 00
N. Y. C. and H. R. R. R. Co. stock.....	5,000 00	5,300 00
Total par and market values	\$463,000 00	\$546,616 25

546,616 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Star Fire Insurance Co. stock.....	\$1,000 00	\$550 00	\$450 00
People's Fire Insurance Co. stock...	500 00	530 00	400 00
Eighth Avenue R. R. Co. stock.....	200 00	400 00	200 00
Total amounts	\$1,700 00	\$1,480 00	\$1,050 00
Cash in office, \$4,146.24; in bank, \$14,926.71 ; total.....			1,050 00
Interest due and accrued on stocks and bonds.....			19,972 95
Interest due and accrued on collateral loans.....			5,760 00
			7 87

Premiums in due course of collection.....	\$21,924 64
All other assets.....	125 00
Aggregate amount of all actual, available Assets.....	<u>\$751,521 21</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,190 00
Losses unadjusted, including all reported and supposed losses.....	16,110 00
Losses resisted, including interest, costs and expenses.....	<u>6,000 00</u>
Net amount of unpaid losses and claims.....	\$25,300 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$118,987 39
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	<u>66,771 49</u>
Total unearned premiums.....	185,758 88
All other liabilities.....	<u>600 00</u>
Total liabilities, except capital and net surplus.....	\$211,658 88
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	<u>339,862 33</u>
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$751,521 21</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$329,563 91
Deduct reinsurance, rebate and return premiums.....	<u>19,921 69</u>
Net cash received for premiums (all fire).....	\$309,642 22
Interest received on bonds and mortgages.....	4,443 61
Interest and dividends received from all other sources.....	20,325 42
Received for rent.....	<u>2,716 67</u>
Aggregate Income received during the year in cash.....	<u>\$337,127 92</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$200,432 91
Deduct salvages and reinsurances.....	<u>10,615 53</u>
Net amount paid for losses (all fire).....	\$189,817 38
Dividends paid.....	24,000 00
Commissions and brokerage.....	57,872 16
Salaries and other charges of officers, clerks and other employes... ..	23,240 33
State, national and local taxes.....	8,663 44
All other payments, viz.: Rent, \$1,826.68; stationery, \$3,414.36; agency expenses, \$19,583.64; miscellaneous, \$1,682.86; total....	<u>26,507 54</u>
Aggregate Expenditures during the year in cash.....	<u>\$330,100 85</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$38,883,373	\$330,316 72
Written or renewed in 1885.....	<u>37,352,852</u>	<u>334,264 17</u>
Totals.....	\$76,236 225	\$664,580 89
Deduct expirations and cancellations.....	<u>35,162,801</u>	<u>298,023 41</u>
In force December 31, 1885.....	\$41,073,424	\$366,557 48
Deduct amount reinsured.....	<u>1,089,778</u>	<u>10,953 81</u>
Net amount in force.....	<u>\$39,983,646</u>	<u>\$355,598 67</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$26, 927, 065	\$237, 974 79	1—2	\$118, 987 39
1884.....	Two years.....	65, 894	570 44	1—4	142 61
1885.....		43, 675	482 74	3—4	362 06
1883.....	Three years.....	2, 067, 553	18, 282 06	1—6	3, 047 01
1884.....		3, 332, 899	26, 419 63	1—2	13, 209 82
1885.....		3, 839, 339	34, 232 15	5—6	28, 526 79
1883.....	Four years.....	28, 400	283 00	3—8	106 12
1884.....		35, 750	388 96	5—8	243 10
1885.....		52, 850	593 48	7—8	519 30
1881.....		442, 286	4, 525 55	1—10	452 55
1882.....	Five years.....	556, 350	5, 084 60	3—10	1, 525 38
1883.....		980, 542	8, 816 89	1—2	4, 408 44
1881.....		815, 284	9, 608 14	7—10	6, 725 69
1885.....		795, 759	8, 336 24	9—10	7, 502 62
Totals		\$39, 983, 646	\$355, 598 67	.....	\$185, 758 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4, 643, 041 32
Total losses paid since organization.....	2, 194, 877 13
Total cash dividends declared since the Company commenced business.....	1, 176, 000 00
Total amount of the Company's stock owned by the directors at par value.....	57, 350 00
Total amount of fire losses incurred during the year.....	182, 109 38

Business in the State of New York during the year.

Fire risks written.....	\$20, 761, 386 00
Premiums received.....	118, 448 49
Losses paid.....	71, 370 54
Amount of losses incurred.....	68, 852 54
Amount paid the Comptroller for taxes on premiums.....	868 78
Amount paid the Comptroller for taxes on dividends to stockholders	700 00

PARK FIRE INSURANCE COMPANY.

No. 156 BROADWAY, N. Y.

[Incorporated and commenced business March 30, 1853.]

WILLIAM JAFFRAY, *President.* WILLIAM VALENTINE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par valuc.	Market valuc.	
United States bonds.....	\$200, 000	\$265, 637 50	\$265, 637 50
Cash in bank			\$4, 245 81
Interest due and accrued on stocks and bonds			6, 060 00
Premiums in due course of collection.....			5, 424 86
Aggregate amount of all actual, available Assets			\$281, 308 17

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3, 000 00
Unearned premiums, at fifty per cent of premiums on fire risks running one year or less.....	\$24, 129 55
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	6, 573 38
Total unearned premiums	30, 702 93

Rent accrued	\$833 32
Borrowed money, due and to become due....	2,000 00
Total liabilities, except capital and net surplus	\$36,536 25
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities	44,771 92
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$281,308 17</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$57,556 01
Deduct reinsurance, rebate and return premiums.....	4,394 69
Net cash received for premiums (all fire)	\$53,161 32
Interest and dividends received from all sources.....	12,322 50
Received for rent.....	200 00
Aggregate Income received during the year in cash.....	<u>\$65,583 82</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$42,343 49
Deduct salvages and reinsurances.....	112 86
Net amount paid for losses (all fire).....	\$42,230 63
Dividends paid	20,000 00
Commissions and brokerage.....	10,159 09
Salaries and other charges of officers, clerks and other employes...	10,100 00
State, national and local taxes.....	955 61
All other payments.....	7,194 69
Aggregate Expenditures during the year in cash.....	<u>\$90,640 02</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$8,741,308	\$64,920 86
Written or renewed in 1885.....	10,013,709	57,692 29
Totals	\$18,755,017	\$122,613 15
Deduct expirations and cancellations.....	9,441,409	62,184 53
In force December 31, 1885.....	\$9,313,604	\$60,428 62
Deduct amount reinsured	219,950	740 30
Net amount in force	<u>\$9,093,654</u>	<u>\$59,688 32</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$6,561,481 41	\$48,259 10	1—2	\$24,129 55
1884.....	{ Two years..... }	28,700 00	22 81	1—4	5 70
1885.....		24,680 00	130 77	3—4	98 07
1883.....	{ Three years..... }	659,725 00	3,150 64	1—6	525 11
1884.....		989,826 25	4,292 20	1—2	2,146 10
1885.....		1,043,195 83	4,535 60	5—6	3,779 65
1883.....	Five years	6,000 00	37 50	1—2	18 75
Totals		<u>\$9,313,608 49</u>	<u>\$60,428 62</u>	.....	<u>\$30,702 93</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,706,729 26
Total losses paid since organization.....	1,332,568 06
Total cash dividends declared since the Company commenced business	784,000 00
Total amount of the Company's stock owned by the directors at par value.....	43,700 00
Total amount of fire losses incurred during the year.....	<u>40,257 00</u>

Business in the State of New York during the year.

Fire risks written.....	\$9,101,570 00
Premiums received	46,823 61
Losses paid.....	39,897 22
Amount of losses incurred.....	37,924 00
Amount paid the Comptroller for taxes on premiums.....	388 99
Amount paid the Comptroller for taxes on capital stock	<u>500 00</u>

PEOPLE'S FIRE INSURANCE COMPANY.

No. 168 BROADWAY, NEW YORK.

F. V. PRICE, *President.*

[Organized April 22, 1851.]

A. C. MILNE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$3,500 00
Interest accrued thereon.....	105 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$200,000 00	\$245,845 00	
Union Pacific R. R. bonds.....	20,000 00	22,800 00	
Union Pacific R. R. sinking fund bonds.....	16,000 00	19,360 00	
Northern Pacific R. R. bonds.....	20,000 00	22,200 00	
Kansas Pacific R. R. bonds.....	20,000 00	20,000 00	
International and Great No. R. R. bonds.....	10,000 00	8,500 00	
Union Pacific R. R. stock.....	15,000 00	8,250 00	
National Bank Commerce stock.....	10,000 00	13,000 00	
People's Bank stock.....	2,500 00	3,750 00	
Second Ave. R. R. Co. stock.....	700 00.	1,400 00	
Total par and market values.....	\$314,200 00	\$368,105 00	368,105 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Am. Mer. Union Ex. Co. stock.....	\$5,000 00	\$5,100 00	\$3,700 00	3,700 00
Cash in office, \$1,609.33 ; in bank, \$3,969.02; total				5,578 35
Interest accrued on stocks and bonds.....				3,950 00
Interest accrued on collateral loans.....				111 00
Premiums in due course of collection.....				23,884 80
Aggregate amount of all actual, available Assets.....				\$408,934 15

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$23,439 74
Losses unadjusted, including all reported and supposed losses.....	3,065 00
Losses resisted, including interest, costs and expenses.	1,750 00
Total amount of claims for losses.....	\$28,254 74
Deduct reinsurance thereon.....	3,324 30
Net amount of unpaid losses and claims.....	\$24,930 44
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.	\$74,407 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	35,828 50
Total unearned premiums.....	110,235 73
Due and accrued for rent and other miscellaneous expenses.....	1,559 10
All other liabilities, viz.: Taxes and assessments, \$1,500; commis- sions and brokerage, \$4,645.68; return premiums, \$2,825.23; total.....	8,970 91
Total liabilities, except capital and net surplus.....	\$145,696 18
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	63,237 97
Aggregate Liabilities, including paid up capital and net surplus,	\$408,934 15

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$288, 946 43
Deduct reinsurance, rebate and return premiums....	41, 019 70
Net cash received for premiums (all fire).....	\$247, 926 73
Interest received on bonds and mortgages.....	499 52
Interest and dividends received from all other sources	15, 988 73
Aggregate Income received during the year in cash.....	\$264, 414 98

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$170, 375 61
Deduct salvages and reinsurances	8, 501 27
Net amount paid for losses (all fire).....	\$161, 874 34
Dividends paid.	20, 000 00
Commissions and brokerage.....	57, 130 99
Salaries and other charges of officers, clerks and other employ��s....	13, 457 95
State, national and local taxes.....	3, 793 52
All other payments.	14, 991 75
Aggregate Expenditures during the year in cash....	\$271, 248 55

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$23, 843, 827	\$187, 870 25
Written or renewed in 1885.....	34, 566, 431	289. 186 61
Totals.....	\$58, 410, 258	\$477, 056 86
Deduct expirations and cancellations.....	34, 835, 732	246, 595 83
In force December 31, 1885.....	\$23, 574, 526	\$230, 461 03
Deduct amount reinsured.....	914, 806	9, 463 23
Net amount in force.....	\$22, 659, 720	\$220, 997 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$15, 650, 345	\$148, 814 46	1-2	\$74, 407 23
1884.....	Two years.....	33, 425	418 66	1-4	104 66
1885.....		82, 000	860 74	3-4	645 54
1883.....	Three years.....	1, 755, 494	17, 296 71	1-6	2, 882 78
1884.....		2, 280, 712	24, 000 96	1-2	12, 000 48
1885.....	Four years.....	1, 606, 909	15, 115 40	5-6	12, 596 15
1883.....		1, 000	9 60	3-8	3 60
1884.....	Five years.....	9, 150	77 52	5-8	48 45
1885.....		4, 800	78 25	7-8	68 46
1881.....	Five years.....	302, 208	2, 473 86	1-10	247 38
1882.....		119, 217	1, 612 18	3-10	483 65
1883.....		291, 768	4, 020 59	1-2	2, 010 29
1884.....		363, 267	4, 299 60	7-10	3, 009 72
1885.....		159, 425	1, 919 27	9-10	1, 727 34
Totals.....		\$22, 659, 720	\$220, 997 80		\$110, 235 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company...	\$2, 678, 326 84
Total losses paid since organization.....	1, 322, 177 89
Total cash dividends declared since the Company commenced business.....	518, 000 00
Total amount of the Company's stock owned by the directors at par value	49, 000 00
Total amount loaned to stockholders.....	3, 700 00
Total amount of fire losses incurred during the year.....	157 597 49

Business in the State of New York during the year.

Fire risks written.....	\$10, 431, 181 00
Premiums received	73, 373 95
Losses paid.....	50, 004 03
Amount of losses incurred	51, 647 18
Amount of taxes paid to various fire departments.....	13
Amount paid the Comptroller for taxes on premiums.....	594 16
Amount paid the Comptroller for taxes on dividends to stockholders	500 00

PETER COOPER FIRE INSURANCE COMPANY.

CORNER THIRD AVENUE AND NINTH STREET, NEW YORK.

[Organized and commenced business April 7, 1853.]

NATHAN C. ELY, *President.*

WILLIAM H. RIBLET, *Secretary.*

Capital stock of the Company paid up, \$150,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$8,000 00
Interest due and unpaid on bond and mortgage loans.....	165 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$152,000 00	\$183,400 00	
New York City bonds	147,500 00	155,575 00	
South Carolina State stocks.....	11,705 00	1,500 00	
North River Bank stock	1,050 00	1,200 00	
Total par and market values.....	\$312,255 00	\$341,675 00	341,675 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United States bonds.....	\$4,000 00	\$4,800 00	\$4,000 00	4,000 00
Cash in office, \$222.43; in bank, \$12,715.63; total.....				12,938 06
Interest due and accrued on stocks and bonds.....				2,870 00
Interest due and accrued on collateral loans.....				82 00
Premiums in due course of collection.....				169 00
Aggregate amount of all actual, available Assets.....				\$369,899 06

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$30 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$10,220 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	3,607 38
Total unearned premiums.....	13,827 61
Rent due and accrued	166 67
Total liabilities, except capital and net surplus.....	\$14,024 28
Joint-stock capital paid up in cash.....	150,000 00
Surplus beyond all liabilities.....	205,874 78
Aggregate Liabilities, including paid up capital and net surplus,	\$369,899 06

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$23,526 30
Deduct reinsurance, rebate and return premiums.....	346 45
Net cash received for premiums (all fire).....	\$23,179 85
Interest received on bonds and mortgages....	405 00
Interest and dividends received from all other sources.....	19,547 31
Aggregate Income received during the year in cash.....	\$43,132 16

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$3,983 57	
Deduct salvages and reinsurances.....	8 00	
Net amount paid for losses (all fire).....		\$3,975 57
Dividends paid.....		18,000 00
Commissions and brokerage.....		1,619 32
Salaries and other charges of officers, clerks and other employes...		9,404 00
State, national and local taxes.....		656 74
All other payments.....		2,572 27
Aggregate Expenditures during the year in cash.....		<u>\$36,227 90</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$11,091,700	\$25,135 46
Written or renewed in 1885.....	9,332,855	23,526 30
Totals.....	\$20,424,555	\$48,661 76
Deduct expirations and cancellations.....	9,771,170	25,431 99
In force December 31, 1885.....	\$10,653,385	\$23,229 77
Deduct amount reinsured.....	29,700	49 92
Net amount in force.....	<u>\$10,623,685</u>	<u>\$23,179 85</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,191,735	\$20,440 47	1—2	\$10,220 23
1883.....	{ Three years..... }	598,000	1,758 35	1—6	293 06
1884.....		911,350	2,133 75	1—2	1,066 87
1885.....		894,900	2,562 48	5—6	2,135 40
1884.....	Four years.....	4,000	9 33	5—8	5 83
1884.....	{ Five years..... }	25,300	81 16	7—10	56 81
1885.....		12,000	54 90	9—10	49 41
Totals.....		<u>\$10,653,335</u>	<u>\$27,040 44</u>		<u>\$13,827 61</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,113,067 64
Total losses paid since organization.....	243,606 46
Total cash dividends declared since the Company commenced business.....	645,000 00
Total amount of fire losses incurred during the year.....	<u>3,305 67</u>

Business in the State of New York during the year.

Fire risks written.....	\$9,295,855 00
Premiums received.....	22,528 00
Losses paid.....	3,975 57
Losses incurred.....	3,305 67
Amount paid the Comptroller for taxes on premiums.....	194 29
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>450 00</u>

PHENIX INSURANCE COMPANY.

No. 16 COURT STREET, BROOKLYN.

[Organized and commenced business September 10, 1853 ; charter renewed in 1883.]

STEPHEN CROWELL, *President.*PHILANDER SHAW, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$738,512 58
Loans on bond and mortgage (first liens).....	342,750 00
Interest due and accrued thereon.....	<u>5,696 51</u>

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$937,500 00	\$1,099,500 00
Mississippi State warrants.....	20,000 00	20,000 00
Virginia deferred certificates.....	14,772 33	1,920 40
City of Brooklyn bonds.....	15,000 00	20,250 00
Citizens' Gas-Light Co., Brooklyn, stock.....	23,160 00	20,149 20
Nassau Gas-Light Co., Brooklyn, certificates.....	17,000 00	17,170 00
Nassau Gas-Light Co., Brooklyn, stock.....	22,500 00	29,475 00
New York Mutual Gas-Light Co., New York, stock..	22,500 00	39,045 00
People's Gas-Light Co., Brooklyn, stock	2,950 00	2,537 00
Brooklyn Gas-Light Co., Brooklyn, stock	8,800 00	11,440 00
Consolidated Gas-Light Co., New York, stock.....	24,000 00	24,000 00
Fulton Municipal Gas-Light Co., Brooklyn, stock ...	15,000 00	24,450 00
New York Mutual Gas-Light Co., New York, bonds.	37,000 00	39,220 00
People's Gas-Light Co., Brooklyn, bonds.....	52,000 00	55,120 00
People's Gas-Light Co., Brooklyn, bonds.....	10,000 00	10,000 00
New York Equitable Gas-Light Co., New York, bonds,	10,000 00	11,300 00
Brooklyn City R. R. Co., Brooklyn, stock.....	49,750 00	102,485 00
Cent. Park, N. and E. R. R. R. Co., New York, stock,	15,000 00	21,450 00
Christopher and Tenth Street R. R. Co., New York, stock.....	10,000 00	15,000 00
Second Avenue R. R. Co., New York, stock	13,500 00	28,350 00
N. Y. Central and Hudson R. R. Co., N. Y. st'k.	50,000 00	53,000 00
Broadway and Seventh Avenue R. R. Co. bonds ...	25,000 00	27,000 00
Houston and Texas Central R. R. Co. bonds	3,000 00	3,060 00
Central Railroad of New Jersey bonds.....	3,000 00	3,210 00
Toledo, Ann Arbor and Gr. Trunk R. R. Co. bonds,	75,000 00	75,000 00
Ohio Southern R. R. Co. bonds.....	25,000 00	25,000 00
New York Elevated R. R. Co., New York, bonds....	25,000 00	32,000 00
Merchants' National Bank, New York, stock.....	650 00	812 50
Metropolitan National Bank, New York, stock.....	50,000 00	15,000 00
American Exchange Bank, New York, stock.....	50,000 00	62,500 00
Central National Bank, New York, stock	20,000 00	24,000 00
National Shoe and Leather Bank, New York, stock..	5,000 00	6,750 00
St. Nicholas Bank, New York, stock.....	30,000 00	37,800 00
National Bank of the Republic, New York, stock...	28,600 00	35,750 00
National Bank of Commerce, New York, stock.	8,700 00	14,355 00
Fourth National Bank, New York, stock.....	20,000 00	25,000 00
Mechanics' National Bank, New York, stock.....	1,000 00	1,450 00
Mercantile National Bank, New York, stock.....	10,000 00	12,500 00
National Park Bank, New York, stock.....	10,000 00	16,000 00
Commercial Bank, Brooklyn, stock	4,800 00	6,432 00
Mechanics' Bank, Brooklyn, stock.....	14,500 00	30,450 00
Total par and market values.....	<u>\$2,319,282 33</u>	<u>\$2,593,106 10</u>

\$2,593,106 10

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Fireman's Trust Ins. Co., Brooklyn, stock.....	\$500 00	\$125 00	1,100 00
Market Nat. Bank, N. Y., stock.....	700 00	1,085 00	
People's Gas-Light Co., B'klyn., bds.,	4,000 00	4,240 00	3,500 00
Standard F. Ins. Co., N. Y., stock.....	1,500 00	1,575 00	1,200 00
Home Fire Ins. Co., N. Y., stock ...	800 00	1,080 00	1,500 00
Hamilton Fire Ins. Co., N. Y., stock,	750 00	862 50	
Am. Ex. Fire Ins. Co., N. Y., stock,	500 00	505 00	400 00
Citizens' Nat. Bank, N. Y., stock...	750 00	825 00	3,000 00
Hanover Nat. Bank, N. Y., stock...	2,500 00	3,625 00	
Chicago, Bur. & Quiney R.R.Co.st'k,	500 00	575 00	500 00
Williamsburgh City Fire Ins. Co., Brooklyn, stock.....	2,000 00	4,620 00	3,000 00
Central Pacific R. R. Co. bonds.....	2,000 00	2,300 00	1,950 00
N. Y. Nat. Ex. Bank, N. Y., stock..	1,800 00	1,980 00	1,800 00
Watkin's Automatic Tel. Co. stock,	450 00	112 50	
Home Fire Ins. Co., N. Y., stock....	1,500 00	2,025 00	900 00
Consol'd Gas-Light Co., N. Y., st'k,	15,000 00	15,000 00	9,250 00
Nat. Park Bank, N. Y., stock.....	4,000 00	6,400 00	8,000 00
Nat. Bank of Commerce, N. Y., st'k,	2,000 00	3,300 00	
N. Y. City stock, Central Park loan,	2,000 00	2,400 00	1,000 00
Assignment of mortgage on property on Macon street, Brooklyn.....	15,000 00	15,000 00	7,000 00
Home Fire Ins. Co., N. Y., stock....	1,000 00	1,350 00	1,000 00
Rutgers Fire Ins. Co., N. Y., stock,	400 00	480 00	350 00
Central Park, N. and E. R. R. R. Co. stock.....	5,000 00	7,150 00	5,000 00
Total amounts.....	<u>\$64,650 00</u>	<u>\$76,615 00</u>	<u>\$50,450 00</u>

50,450 00

Cash in office, \$496.67; in bank, \$458,319 38; total.	\$458,816 05
Interest due and accrued on stocks and bonds.	7,123 00
Interest due and accrued on collateral loans.	507 20
Premiums in due course of collection.	648,132 48
Bills receivable, not matured, taken for premiums.	62,230 87
All other assets, viz.: Rents due and accrued.	3,158 57

Aggregate amount of all actual, available Assets.	<u>\$4,910,483 36</u>
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II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$316,255 63
Losses resisted, including interest, costs and expenses.	28,218 00

Net amount of unpaid losses and claims.	<u>\$344,473 63</u>
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.	\$975,610 78
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.	1,726,990 43
Unearned premiums, at 50 cent, on inland navigation risks.	16,568 86
Unearned premiums, at 100 per cent, on marine risks.	125,878 77

Total unearned premiums.	2,845,048 84
Salaries and other miscellaneous expenses, due and accrued.	3,000 00
All other liabilities.	3,793 47

Total liabilities, except capital and net surplus.	\$3,196,315 94
Joint-stock capital paid up in cash.	1,000,000 00
Surplus beyond all liabilities.	714,167 42

Aggregate Liabilities, including paid up capital and net surplus,	<u>\$4,910,483 36</u>
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III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.	\$4,418,462 51	\$1,296,570 65
Deduct reinsurance, rebate and return premiums.	654,809 19	176,261 06
Net cash received for premiums.	<u>\$3,763,653 32</u>	<u>\$1,120,309 59</u>
		\$4,883,962 91
Interest received on bonds and mortgages.		18,402 27
Interest and dividends received from all other sources.		139,694 85
Received for rent.		11,193 95
Income from all other sources.		20,064 80

Aggregate Income received during the year in cash.	<u>\$5,073,318 78</u>
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IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.	\$2,000,804 98	\$1,007,739 57
Deduct salvages and reinsurances.	81,635 35	63,058 72
Net amount paid for losses.	<u>\$1,919,169 63</u>	<u>\$944,680 85</u>
		\$2,863,850 48
Dividends paid.		100,000 00
Commissions and brokerage.		951,891 28
Salaries and other charges of officers, clerks and other employés.		278,763 85
State, national and local taxes.		66,799 22
All other payments, viz.: Rent, stationery, traveling expenses, postage, advertising, law and other charges.		317,409 98

Aggregate Expenditures during the year in cash.	<u>\$4,578,714 81</u>
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks	Premiums.
In force on the 31st day of December of the preceding year.....	\$356,094,754	\$4,293,915 19	\$13,728,967	\$102,420,69
Written or renewed during the year.....	375,656,927	4,394,660 45	190,086,622	1,377,439 22
Totals.....	\$731,751,681	\$8,688,575 64	\$203,815,589	\$1,479,859 91
Deduct those expired and marked off as terminated.....	304,794,084	3,302,590 52	182,276,292	1,320,843 42
In force at the end of the year..	\$426,957,597	\$5,385,985 12	\$21,539,197	\$159,016 49
Deduct amount reinsured.....	24,194,690	206,979 63	.....	.....
Net amount in force.....	\$402,762,907	\$5,179,005 49	\$21,539,197	\$159,016 49

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$172,945,744	\$1,951,221 56	1-2	\$975,610 73
1884.....	Two years	1,047,380	9,847 41	1-4	2,461 85
1885.....		2,553,448	19,685 03	3-4	14,763 81
1883.....		24,639,669	224,244 24	1-6	37,374 04
1884.....	Three years	28,179,474	271,785 52	1-2	125,592 76
1885.....		33,007,588	301,125 63	5-6	250,938 01
1882.....		1,036,786	5,671 56	1-8	708 94
1883.....	Four years.....	559,357	6,508 16	3-8	2,440 56
1884.....		801,623	9,082 57	5-8	5,676 61
1885.....		627,669	7,357 94	7-8	6,438 21
1881.....		18,296,833	257,980 10	1-10	25,798 01
1882.....	Five years	22,782,893	352,126 07	3-10	105,637 80
1883.....		35,853,922	729,642 85	1-2	364,821 42
1881.....		35,987,444	773,734 10	7-10	541,613 87
1885.....		17,386,912	257,972 64	9-10	232,175 34
1881.....	Six years	10,000	75 00	3-12	18 75
1879.....		5,000	47 80	1-14	3 41
1880.....	Seven years.....	29,500	612 50	3-14	131 25
1881.....		5,500	250 00	5-14	89 28
1879.....	Eight years.....	3,160	34 76	3-16	6 51
Totals.....		\$402,762,907	\$5,179,005 49	.....	\$2,702,601 21

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$51,645,946 21
Total losses paid since organization.....	26,113,709 41
Total cash dividends declared since the Company commenced business	2,714,000 00
Total amount of the Company's stock owned by the directors at par value.....	118,600 00
Total amount loaned to stockholders and officers.....	87,450 00
Total amount of fire losses incurred during the year....	1,952,816 39
Total amount of marine and inland losses incurred during the year.....	967,679 85

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Virginia	\$50,000 00	\$23,319 85
North Carolina.....	10,000 00	8,395 73
Georgia.....	25,000 00	17,048 95
Mississippi.....	25,000 00	61,865 88
Canada	100,000 00	35,615 65
Oregon	50,000 00	6,924 92

Business in the State of New York during the year

	Fire.	Marine and inland.
Risks written.....	\$137,713,221 00	\$143,911,891 00
Premiums received	966,686 40	829,519 54
Losses paid.....	373,735 24	625,727 48
Amount of losses incurred.....	357,841 75	665,933 51
Amount paid the Comptroller for taxes on premiums.....		\$6,842 07
Amount paid the Comptroller for taxes on dividends to stockholders....		2,500 00

RE-ASSURANCE COMPANY OF NEW YORK.

No. 113 BROADWAY, NEW YORK.

[Organized or incorporated and commenced business October 2, 1883.]

JOHN W. MURRAY, *President pro tem.*

P. E. RASOR, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$200,000 00	\$246,500 00	
Chicago, Burlington and Quincy R. R. bonds	5,000 00	5,350 00	
Chicago and Northwestern R. R. bonds	10,000 00	10,500 00	
St. Louis, Kansas City and Northern R. R. bonds...	10,000 00	10,900 00	
Missouri, Kansas and Texas R. R. bonds	15,000 00	17,325 00	
Albany and Susquehanna R. R. bonds	10,000 00	11,750 00	
Total par and market values.....	\$250,000 00	\$302,325 00	\$302,325 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
German Am. Ins. Co. stock	\$5,000 00	\$11,500 00	\$5,000 00	
Sanborn Map and Publishing Co. st'k	5,000 00	20,000 00	5,000 00	
Total amounts	\$10,000 00	\$31,500 00	\$10,000 00	10,000 00
Cash in office, \$189.27; in bank, \$9,798.61; total.				9,987 88
Interest due and accrued on collateral loans.....				45 00
Premiums in due course of collection.....				15,685 14
Aggregate amount of all actual, available Assets.....				\$338,043 02

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,741 25	
Losses unadjusted, including all reported and supposed losses.....	11,836 11	
Losses resisted, including interest, costs and expenses.	4,076 47	
Total amount of claims for losses.....	\$17,653 83	
Deduct reinsurance thereon.	709 93	
Net amount of unpaid losses and claims.....		\$16,943 90
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$57,806 61	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	12,826 80	
Total unearned premiums.....		70,633 41
Return premiums		430 87
Total liabilities, except capital and net surplus.....		\$88,008 18
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		50,034 84
Aggregate Liabilities, including paid up capital and net surplus,		\$338,043 02

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$149,249 54	
Deduct reinsurance, rebate and return premiums.....	18,180 79	
Net cash received for premiums (all fire).....		\$131,068 75
Interest received on bonds and mortgages		10,790 29
Aggregate Income received during the year in cash.....		\$141,859 04

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$109,087 61	
Deduct salvages and reinsurances.....	1,623 42	
Net amount paid for losses (all fire).....		\$107,464 19
Dividends paid.....		6,000 00
Salaries and other charges of officers, clerks and other employés...		3,954 00
All other payments, viz.: Rent, office expenses, etc.....		3,608 55
Aggregate Expenditures during the year in cash		\$121,026 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$13,992,532	\$119,693 92
Written or renewed in 1885	20,302,256	147,025 79
Totals	\$34,294 788	\$266,719 71
Deduct expirations and cancellations.....	16,178,785	129,453 36
In force December 31, 1885.....	\$18,116 003	\$137,266 35
Deduct amount reinsured.....	70,040	250 96
Net amount in force	\$18,045,963	\$137,015 39

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$14,802,933	\$115,613 22	1—2	\$57,806 61
1884.....	Two years.....	206,838	906 52	1—4	226 63
1885.....		193,164	377 31	3—4	657 96
1883.....		313,462	1,963 85	1—6	327 30
1884.....	Three years.....	1,097,434	6,758 34	1—2	3,379 17
1885.....		625,210	4,409 32	5—6	3,674 40
1883.....		24,759	133 80	3—8	50 16
1884.....	Four years.....	56,857	398 47	5—8	249 00
1885.....		42,893	275 75	7—8	241 36
1883.....		133,331	973 49	1—2	486 74
1884.....	Five years.....	427,251	3,503 04	7—10	2,452 10
1885.....		121,821	1,202 28	9—10	1,081 98
Totals.....		\$18,045,963	\$137,015 39		\$70,633 41

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$280,520 34
Total losses paid since organization.....	198,168 49
Total cash dividends declared since the Company commenced business.....	13,000 00
Total amount of the Company's stock owned by the directors at par value.....	104,000 00
Total amount of fire losses incurred during the year.....	98,110 90

Business in the State of New York during the year.

Fire risks written.....	\$6,524,421 00
Premiums received.....	38,740 92
Losses paid.....	33,647 03
Amount of losses incurred.....	30,545 34

ROCHESTER GERMAN INSURANCE COMPANY.

ROCHESTER.

[Organized and commenced business February 23, 1872.]

FREDERICK COOK *President.*

H. F. ATWOOD, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$738 00
Loans on bond and mortgage (first liens).....	294,635 00
Interest due and unpaid on bond and mortgage loans.....	7,003 84

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$100,000 00	\$118,468 75	
Georgia State bonds.....	25,000 00	27,500 00	
Rochester City bonds.....	20,000 00	26,000 00	
Pullman Palace Car Company stock	22,000 00	28,600 00	
German American Bank stock	10,000 00	10,800 00	
Total par and market values.....	\$177,000 00	\$211,368 75	211,368 75
Cash in office, \$354.68; in bank, \$94,427.66; total			94,782 34
Interest accrued on bank deposits			80 48
Interest due and accrued on stocks and bonds.....			1,262 50
Premiums in due course of collection			40,065 20
Aggregate amount of all actual, available Assets.....			\$649,936 11

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$23,781 00	
Losses resisted, including interest, costs and expenses.....	1,248 00	
Net amount of unpaid losses and claims.....		\$25,029 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$171,402 66	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	111,279 08	
Total unearned premiums		282,681 74
All other liabilities.		1,094 00
Total liabilities, except capital and net surplus.....		\$308,804 74
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		141,131 37
Aggregate Liabilities, including paid up capital and net surplus,		\$649,936 11

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$538,782 99	
Deduct reinsurance. rebate and return premiums.....	99,127 64	
Net cash received for premiums (all fire).		\$439,655 35
Interest received on bonds and mortgages.....		17,934 89
Interest and dividends received from all other sources.....		8,586 74
Income from all other sources.....		3,965 28
Aggregate Income received during the year in cash.....		\$470,142 26

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$304,411 26
Deduct salvages and reinsurances.....	15,019 04
Net amount paid for losses (all fire).....	\$289,392 22
Dividends paid	16,000 00
Commissions and brokerage	99,771 59
Salaries and other charges of officers, clerks and other employ�es ..	12,546 58
State, national and local taxes	13,508 93
All other payments, viz.: Expense account, \$21,671.48; printing and stationery, \$3,036.69; total.....	24,708 17
Aggregate Expenditures during the year in cash.....	\$455,927 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$44,853,793	\$520,374 10
Written or renewed in 1885	44,834,858	529,061 24
Totals.....	\$89,688,651	\$1,049,435 34
Deduct expirations and cancellations.....	42,087,027	502,657 85
In force December 31, 1885.....	\$47,601,624	\$546,777 49
Deduct amount reinsured	545,637	5,503 50
Net amount in force.....	\$47,055,987	\$541,273 99

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$27,409,166	\$342,805 31	1-2	\$171,402 66
1884.....	Two years.....	150,625	1,282 57	1-4	320 64
1885.....		327,367	3,096 81	3-4	2,322 60
1883.....	Three years	4,482,490	43,427 94	1-6	7,227 99
1884.....		5,935,354	57,714 60	1-2	28,857 30
1885.....		7,008,930	66,798 65	5-6	55,665 51
1882.....	Four years.....	17,825	196 02	1-8	24 50
1883.....		17,850	183 63	3-8	68 85
1884.....		40,400	539 98	5-8	337 45
1885.....		45,875	584 15	7-8	511 13
1881.....	Five years.....	157,223	2,042 68	1-10	204 27
1882.....		149,410	2,343 89	3-10	703 16
1883.....		232,883	4,070 90	1-2	2,035 45
1884.....		468,901	7,869 69	7-10	5,522 72
1885.....		611,688	8,297 17	9-10	7,467 48
Totals.....		\$47,055,987	\$541,273 99		\$282,681 74

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$3,305,306 06
Total losses paid since organization.....	1,772,943 37
Total cash dividends declared since the Company commenced business.....	215,000 00
Total dividends declared payable in stock since organization.....	25,000 00
Total amount of the Company's stock owned by the directors at par value.....	31,850 00
Total amount loaned to stockholders and officers.....	30,900 00
Total amount of fire losses incurred during the year.....	277,118 22

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
North Carolina.....	\$10,000 00	\$14,405 43
Georgia.....	25,000 00	8,702 26
Virginia.....	10,000 00	5,533 73
Nebraska.....	25,000 00	1,456 82

Business in the State of New York during the year.

Fire risks written	\$14,544,471 00
Premiums received	118,010 11
Losses paid.....	86,272 04
Amount of losses incurred	89,411 70

RUTGERS FIRE INSURANCE COMPANY.

No. 180 CHATHAM SQUARE, NEW YORK.

[Organized October 3, 1853; commenced business October 10, 1853.]

EDWARD B. FELLOWS, *President*

JOSEPH F. HANFORD, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$82,400 00
Loans on bond and mortgage (first liens).....	120,200 00
Interest accrued thereon.....	1,260 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Grand Street Ferry R. R. Co. bonds.....	\$6,000 00	\$6,720 00	
District of Columbia bonds.....	50,000 00	58,500 00	
N. Y. Central and Hudson River R. R. Co. stock....	50,000 00	53,125 00	
Delaware, Lackawanna and Western R. R. Co. stock,	25,000 00	31,500 00	
Delaware and Hudson Canal Co. stock.....	20,000 00	19,400 00	
Total par and market values	\$151,000 00	\$169,245 00	169,245 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
City Fire Ins. Co. stock.....	\$1,750 00	\$2,100 00	\$5,000 00	
Phenix Ins. Co. stock.....	1,500 00	2,100 00		
People's Ins. Co. stock.....	2,500 00	2,650 00		
Stuyvesant Safe Deposit Co. stock..	1,000 00	1,000 00	5,000 00.	
Knickerbocker Fire Ins. Co. stock..	750 00	675 00		
Manhattan Life Ins. Co. stock.....	1,000 00	4,500 00		
North River Fire Ins. Co. stock....	2,500 00	2,550 00	1,500 00	
North River Fire Ins. Co. stock....	2,750 00	2,805 00	1,500 00	
North River Fire Ins. Co. stock.....	1,250 00	1,275 00	1,000 00	
Chi., Mil. and St. Paul Railway Co. (So. Minn. Div.) bonds.....	2,000 00	2,330 00	2,000 00	
Citizens' National Bank stock.....	700 00	770 00	500 00	
Stuyvesant Fire Ins. Co. stock.....	2,100 00	2,163 00	1,200 00	
Total amounts.....	\$19,800 00	\$24,918 00	\$17,700 00	17,700 00
Cash in office, \$2,100.09 ; in bank, \$7,706.46 ; total				9,806 55
Interest due and accrued on stocks and bonds.....				965 42
Premiums in due course of collection.....				832 42
All other assets, viz. : Rents due and accrued.....				171 00

Aggregate amount of all actual, available Assets .. \$402,580 39

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$50 00
Losses unadjusted, including all reported and supposed losses.....	3,392 50
Net amount of unpaid losses and claims.....	\$3,442 50
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$32,909 12
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	8,696 57
Total unearned premiums.....	41,605 69
Cash dividends to stockholders unpaid.....	10,000 00
Salaries and other miscellaneous expenses, due and accrued	291 40
Total liabilities, except capital and net surplus.....	\$55,339 59
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities	147,240 80
Aggregate Liabilities, including paid up capital and net surplus,.	\$402,580 39

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$82,509 70	
Deduct reinsurance, rebate and return premiums.....	6,406 25	
Net cash received for premiums (all fire).....		\$76,103 45
Interest received on bonds and mortgages.....		7,009 27
Interest and dividends received from all other sources.....		8,094 62
Received for rent		2,881 00
Aggregate Income received during the year in cash.....		\$94,088 34

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$34,996 18	
Deduct salvages and reinsurances.....	369 11	
Net amount paid for losses (all fire).....		\$34,627 07
Dividends paid.....		20,000 00
Commissions and brokerage.....		13,530 95
Salaries and other charges of officers, clerks and other employes..		14,049 94
State, national and local taxes.....		-5,962 57
All other payments.....		5,508 19
Aggregate Expenditures during the year in cash		\$93,678 72

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$12,114,311	\$82,072 75
Written or renewed in 1885.....	12,148,477	82,585 05
Totals.....	\$24,262,788	\$164,657 80
Deduct expirations and cancellations..	12,104,517	80,316 13
In force December 31, 1885.....	\$12,158,271	\$84,341 67
Deduct amount reinsured.....	187,062	1,153 44
Net amount in force.....	\$11,971,209	\$83,188 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$9,573,458	\$65,818 25	1-2	\$32,909 12
1884.....	Two years.....	6,150	6 40	1-4	1 60
1885.....		3,800	24 50	3-4	18 38
1883.....	Three years.....	719,633	4,338 65	1-6	723 11
1884.....		672,920	4,446 06	1-2	2,223 08
1885.....	Five years.....	593,716	4,218 89	5-6	3,515 75
1881.....		108,025	1,031 59	1-10	103 16
1882.....	Five years.....	49,450	560 13	3-10	150 04
1883.....		64,700	853 86	1-2	426 98
1884.....		98,900	1,101 38	7-10	770 90
1885.....		80,457	848 52	9-10	763 67
Totals....		\$11,971,209	\$83,188 23		\$41,605 69

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$2,667,034 53
Total losses paid since organization.....	1,016,508 18
Total cash dividends declared since the Company commenced business.....	922,000 00
Total amount of the Company's stock owned by the directors at par value.....	61,325 00
Total amount loaned to stockholders and officers.....	14,500 00
Total amount of fire losses incurred during the year.....	36,855 42

Business in the State of New York during the year.

Fire risks written.....	\$8,097,079 00
Premiums received.....	40,238 65
Losses paid.....	15,915 01
Amount of losses incurred.....	16,061 46
Amount paid the Comptroller for taxes on premiums.....	275 83
Amount paid the Comptroller for taxes on dividends to stockholders	650 00

STANDARD FIRE INSURANCE COMPANY.

No. 52 WALL STREET, NEW YORK.

[Organized and commenced business March 29, 1859.]

WILLIAM M. ST. JOHN, *President.* ROBERT H. MYERS, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$11,900 00
Loans on bond and mortgage (first liens).....	8,000 00
Interest accrued thereon.....	40 00

Stocks, Bonds, etc., owned by the Company.

	Par valu.	Market value.	
United States bonds.....	\$210,000 00	\$258,562 50	
Chicago, Burlington and Quincy R. R. Co. bonds....	40,000 00	42,466 67	
New York Central and Hudson R. R. Co. stock..	30,000 00	31,800 00	
New York, Chicago and St. Louis R. R. Co. bonds..	10,000 00	9,150 00	
Total par and market values.....	\$290,000 00	\$341,979 17	341,979 17
Cash in office, \$5,052.18 ; in bank, \$11,593.48 ; total.....			16,645 66
Interest due and accrued on stocks and bonds.....			3,383 33
Premiums in due course of collection			11,028 49
All other assets. viz.: Rents due and accrued.....			32 00

Aggregate amount of all actual, available Assets \$393,008 65

*Special Reserve Fund under Chapter 189, Laws of 1874, as amended
by Chapter 282, Laws of 1878.*

Deposited with the Insurance Department.....	\$78,000 00
Guaranty surplus fund.....	47,503 32

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,685 83
Losses unadjusted, including all reported and supposed losses.....	8,517 03
Net amount of unpaid losses and claims.....	\$11,202 86
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$34,926 37
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	18,258 49
Total unearned premiums.....	53,184 86
Salaries and other miscellaneous expenses, due and accrued.....	400 00
All other liabilities	2,717 61
Total liabilities, except capital and net surplus.....	\$67,505 33
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities....	125,503 32
Aggregate Liabilities, including paid up capital and net surplus,	\$393,008 65

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$116,316 42
Deduct reinsurance, rebate and return premiums	18,858 34
Net cash received for premiums (all fire).....	\$97,458 08
Interest received on bonds and mortgages.....	546 57

Interest and dividends received from all other sources.....	\$11,932 72
Received for rent.....	1,192 00
Aggregate Income received during the year in cash.....	<u>\$111,129 37</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$64,077 76
Deduct salvages and reinsurances	<u>3,056 48</u>
Net amount paid for losses (all fire).....	\$61,021 28
Dividends paid.....	14,000 00
Commissions and brokerage.....	14,652 13
Salaries and other charges of officers, clerks and other employes..	13,641 66
State, national and local taxes.....	3,111 44
All other payments.....	7 362 68
Aggregate Expenditures during the year in cash.....	<u>\$113,789 19</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$13,687,267	\$107,789 18
Written or renewed in 1885	<u>16,667,156</u>	<u>112,908 91</u>
Totals	\$30,354,423	\$220,698 09
Deduct expirations and cancellations.....	<u>16,194,416</u>	<u>110,886 66</u>
In force December 31, 1885.....	\$14,160,007	\$109,811 43
Deduct amount reinsured.....	<u>1,052,449</u>	<u>7,908 27</u>
Net amount in force	<u>\$13,107,558</u>	<u>\$101,903 16</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,694,418	\$69,852 72	1-2	\$34,926 37
1884.....	Two years	312,061	1,546 08	1-4	386 52
1885.....		279,195	1,718 21	3-4	1,288 66
1883.....	Three years	777,303	4,987 68	1-6	831 28
1884.....		904,435	6,877 93	1-2	3,438 99
1885.....		1,525,312	11,002 93	5-6	9,169 11
1882.....		7,500	44 88	1-8	5 61
1883.....	Four years.....	10,615	59 60	3-8	22 35
1884.....		21,500	147 58	5-8	92 24
1885.....		20,250	135 33	7-8	118 41
1881.....		91,675	1,032 70	1-10	103 27
1882.....	Five years	121,845	1,243 12	3-10	372 94
1883.....		91,098	838 19	1-2	419 09
1884.....		72,050	822 58	7-10	575 81
1885.....		178,300	1,593 57	9-10	1,434 21
Totals.....		<u>\$13,107,557</u>	<u>\$101,903 16</u>	.....	<u>\$53,184 86</u>

Answers to General Interrogatories

Total premiums received since the organization of the Company.....	\$2,810,950 85
Total losses paid since organization.....	1,663,328 30
Total cash dividends declared since the Company commenced business.....	539,020 00
Total amount of the Company's stock owned by the directors at par value.....	38,800 00
Total amount of fire losses incurred during the year.....	<u>62,886 46</u>

Business in the State of New York during the year.

Fire risks written.....	\$8,671,830 04
Premiums received.....	46,553 21
Losses paid.....	20,973 68
Amount of losses incurred.....	20,729 38
Amount paid the Comptroller for taxes on premiums...	398 52
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>350 00</u>

STERLING FIRE INSURANCE COMPANY.

No. 167 BROADWAY, NEW YORK.

[Organized and commenced business January 18, 1864.].

ANDREW L. SOULARD, *President*.

LOUIS P. BAYARD, *Secretary*.

Capital stock of the Company paid up, \$350,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$46,500 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$500 is in process of foreclosure).....	500 00
Interest due and unpaid on bond and mortgage loans.....	45 00
Interest accrued thereon.....	206 25

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$20,000 00	\$21,575 00	
New York city bonds.....	250,000 00	255,000 00	
District of Columbia bonds	90,000 00	105,300 00	
Total par and market values	<u>\$360,000 00</u>	<u>\$381,875 00</u>	381,875 00
Cash in office, \$4,084.87; in bank, \$5,592.78; total.....			9,677 65
Premiums in due course of collection.....			17,367 13
Aggregate amount of all actual, available Assets.....			<u><u>\$456,171 03</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$3,645 99
Losses unadjusted, including all reported and supposed losses.....	4,782 00
Total amount of claims for losses.....	<u>\$8,427 99</u>
Deduct reinsurance thereon.....	<u>1,845 83</u>
Net amount of unpaid losses and claims.....	\$6,582 16
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$59,514 75
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	<u>24,597 47</u>
Total unearned premiums.....	84,112 22
Total liabilities, except capital and net surplus.....	\$90,694 38
Joint-stock capital paid up in cash.....	350,000 00
Surplus beyond all liabilities	15,476 65
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$456,171 03</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$166,643 07
Deduct reinsurance, rebate and return premiums.....	<u>19,520 65</u>
Net cash received for premiums (all fire).....	\$147,122 42
Interest received on bonds and mortgages.....	2,445 00
Interest and dividends received from all other sources.....	11,100 84
Aggregate Income received during the year in cash.....	<u><u>\$160,668 26</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$95,512 45
Deduct salvages and reinsurances.....	12,261 07
Net amount paid for losses (all fire).....	\$83,251 38
Dividends paid.....	1,000 00
Commissions and brokerage.....	30,804 02
Salaries and other charges of officers, clerks and other employes...	18,600 00
State, national and local taxes.....	3,159 26
All other payments, viz.: Rent, \$4,250; fire patrol, \$974.58; agency expenses, \$3,223.66; advertising, stationery, maps, etc., \$5,722.58; total.....	14,270 82
Aggregate Expenditures during the year in cash.....	\$151,085 48

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of Decemder, 1884.....	\$16,683,984	\$141,008 13
Written or renewed during 1885.....	19,377,051	168,568 02
Totals.....	\$36,061,035	\$309,576 15
Deduct those expired and marked off as terminated in 1885.....	16,638,918	132,760 35
In force at the end of the year 1885.....	\$19,422,117	\$176,815 80
Deduct amount reinsured in companies licensed in New York...	1,512,509	14,829 27
Net amount in force.....	\$17,909,608	\$161,986 53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$12,522,082	\$119,029 51	1-2	\$59,514 75
1884.....	Two years.....	19,700	86 98	1-4	21 74
1885.....		27,630	188 33	3-4	141 25
1883.....		1,087,816	8,119 43	1-6	1,353 24
1884.....	Three years.....	1,488,195	11,410 51	1-2	5,705 25
1885.....		1,862,549	14,477 18	5-6	12,064 30
1882.....		14,541	123 16	1-3	15 30
1883.....	Four years.....	18,658	201 73	3-8	75 65
1884.....		5,350	47 93	5-8	30 00
1885.....		4,500	39 50	7-8	34 57
1881.....	Five years.....	16,000	204 00	1-10	20 40
1882.....		119,195	1,358 12	3-10	407 43
1883.....		229,377	2,016 82	1-2	1,008 41
1884.....		262,864	2,475 78	7-10	1,733 05
1885.....		231,151	2,207 55	9-10	1,986 79
Totals.....		\$17,909,608	\$161,986 53		\$84,112 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,580,941 00
Total losses paid since organization.....	771,049 00
Total cash dividends declared since the Company commenced business.....	275,000 00
Total amount of the company's stock owned by the directors at par value.....	80,400 00
Total amount of fire losses incurred during the year.....	78,384 23

Business in the State of New York during the year.

Fire risks written.....	\$8,641,411 00
Premiums received.....	55,472 89
Losses paid	42,036 06
Amount of losses incurred.....	37,243 72
Amount paid the Comptroller for taxes on premiums.....	426 90
Amount paid the Comptroller for taxes on capital stock.....	315 00

STUYVESANT INSURANCE COMPANY.

No. 122 BOWERY, NEW YORK.

[Organized November 25, 1850; commenced business January 31, 185

SAMUEL P. PATTERSON, *President*.GEORGE B. RHOADS, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$185,400 00
Interest accrued thereon.....	4,232 66

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$15,000 00	\$16,875 00	
Erie Railroad Company bonds.....	30,000 00	26,400 00	
New York Central Railroad Company stock.....	60,000 00	63,000 00	
Lake Shore Railroad Company stock.....	30,000 00	26,550 00	
Central Pacific Railroad Company stock.	20,000 00	8,600 00	
Western Union Telegraph Company stock.....	10,000 00	7,275 00	
Total par and market values.....	\$165,000 00	\$148,700 00	148,700 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Importers and Traders' Bank stock..	\$1,000 00	\$1,600 00	\$1,000 00	
Rutgers Insurance Company stock ..	500 00	625 00	500 00	
Total amounts.....	\$1,500 00	\$2,225 00	\$1,500 00	1,500 00
Cash in office, \$286; in bank, \$239.37; total.....				525 37
Interest due and accrued on stocks and bonds.....				725 00
Interest due and accrued on collateral loans.....				37 50
Premiums in due course of collection.....				4,836 05
Aggregate amount of all actual, available Assets.....				\$345,956 58

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,676 87
Losses unadjusted, including all reported and supposed losses.....	2,750 00
Net amount of unpaid losses and claims.....	\$4,426 87
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less..	\$33,260 92
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,063 44
Total unearned premiums.....	39,324 36
Salaries and other miscellaneous expenses, due and accrued.....	1,125 00
All other liabilities.....	450 00
Total liabilities, except capital and net surplus.....	\$45,326 23
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.	100,630 35
Aggregate Liabilities, including paid up capital and net surplus.....	\$345,956 58

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$82,059 87	
Deduct reinsurance, rebate and return premiums.....	5,366 27	
Net cash received for premiums (all fire)		\$76,693 10
Interest received on bonds and mortgages		12,195 18
Interest and dividends received from all other sources.....		6,236 03
Aggregate Income received during the year in cash		<u>\$95,124 31</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$39,431 34	
Deduct salvages and reinsurances	2,617 63	
Net amount paid for losses (all fire).....		\$36,863 71
Dividends paid.....		18,000 00
Commissions and brokerage.....		12,860 59
Salaries and other charges of officers, clerks and other employ�es ..		13,760 00
State, national and local taxes.....		3,757 90
All other payments....		8,573 87
Aggregate Expenditures during the year in cash.....		<u>\$93,816 07</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$15,592,217	\$87,916 16
Written or renewed in 1885.....	13,989,885	82,565 05
Totals	\$29,582,102	\$170,481 21
Deduct expirations and cancellations.....	16,111,088	89,885 92
In force December 31, 1885.....	\$13,471,014	\$82,595 29
Deduct amount reinsured.....	438,750	1,870 16
Net amount in force.....	<u>\$13,032,264</u>	<u>\$80,725 13</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$10,012,134	\$66,521 84	1-2	\$33,260 92
1883	Three years	1,134,620	5,763 23	1-6	960 54
1884		1,147,250	5,174 85	1-2	2,587 42
1885		642,760	2,710 71	5-6	2,258 93
1881	Five years.....	20,000	134 00	1-10	18 40
1882		40,000	193 50	3-10	58 05
1883		4,000	18 00	1-2	9 00
1884		5,000	60 00	7-10	42 00
1885		26,500	149 00	9-10	134 10
Totals.....		<u>\$13,032,264</u>	<u>\$80,725 13</u>	.....	<u>\$39,324 36</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,243,203 32
Total losses paid since organization.....	924,871 40
Total cash dividends declared since the Company commenced business.....	700,000 00
Total amount of the Company's stock owned by the directors at par value.....	36,375 00
Total amount loaned to stockholders and officers.....	12,000 00
Total amount of fire losses incurred during the year.....	<u>35,117 35</u>

Business in the State of New York during the year.

(Business confined to New York State.)

Amount paid the Comptroller for taxes on premiums.....	\$616 92
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>500 00</u>

UNION FIRE INSURANCE COMPANY.

BUFFALO.

[Organized and commenced business June 16, 1874.]

JOSEPH CHURCHYARD, *President.*

ALEXANDER MARTIN, *Secretary.*

Capital stock of the Company paid up, \$100,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$92,659 50
Interest due and unpaid on bond and mortgage loans.....	105 00
Interest accrued thereon.....	602 73

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$5,000 00	\$6,000 00	
Buffalo City bonds.....	1,000 00	1,000 00	
Buffalo East Side Street Railway bonds.	6,000 00	6,000 00	
Total par and market values.....	<u>\$12,000 00</u>	<u>\$13,000 00</u>	13,000 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Buffalo German Ins. Co. stock.....	\$1,000 00	\$2,500 00	\$1,500 00	1,500 00
Cash in office, \$1,219.93; in bank, \$5,388.64; total.....				6,608 57
Interest due and accrued on stocks and bonds.....				35 00
Interest due and accrued on collateral loans.....				7 50
Premiums in due course of collection.....				5,807 84
Bills receivable, not matured, taken for premiums.....				122 90
All other assets, viz.: Buffalo city warrants.....				24,312 91
Aggregate amount of all actual, available Assets				<u>\$144,761 95</u>

II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$17,291 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	5,903 03
Total unearned premiums.....	<u>\$23,194 19</u>
Total liabilities, except capital and net surplus	\$23,194 19
Joint-stock capital paid up in cash	100,000 00
Surplus beyond all liabilities.....	21,567 76
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$144,761 95</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$30,865 23
Deduct reinsurance, rebate and return premiums	4,905 90
Net cash received for premiums (all fire).....	\$25,959 33
Interest received on bonds and mortgages	5,295 30
Interest and dividends received from all other sources.....	1,053 49
Aggregate Income received during the year in cash	<u>32,308 12</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$16,040 21
Deduct salvages and reinsurances.....	5,444 49
Net amount paid for losses (all fire).....	\$10,595 72
Dividends paid.....	6,000 00
Commissions and brokerage.....	2,148 35
Salaries and other charges of officers, clerks and other employes...	5,570 01
State and local taxes.....	2,338 44
All other payments.....	1,787 22
Aggregate Expenditures during the year in cash.....	\$28,439 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force Deccmber 31, 1884.....	\$3,724,583	\$41,388 20
Written or renewed in 1885.....	3,763,384	32,075 02
Totals.....	\$7,487,967	\$73,463 22
Deduct expirations and cancellations.....	3,618,875	28,080 79
In force December 31, 1885.....	\$3,869,092	\$45,382 43
Deduct amount reinsured.....	234,841	2,185 23
Net amount in force.....	\$3,634,251	\$43,197 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$2,748,395	\$34,582 33	1—2	\$17,291 16
1883.....	Three years.....	269,395	2,530 26	1—6	421 71
1884.....		413,577	4,018 81	1—2	2,009 40
1885.....		433,225	4,154 78	5—6	3,462 30
1881.....	Five years.....	4,500	96 25	1—10	9 62
Totals		\$3,869,092	\$45,382 43		\$23,194 19

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$331,502 07
Total losses paid since organization.....	147,927 27
Total cash dividends declared since the Company commenced business.....	84,000 00
Total amount of the Company's stock owned by the directors at par value.....	70,000 00
Total amount loaned to stockholders and officers.....	4,160 00
Total amount of fire losses incurred during the year.....	10,325 72

Business in the State of New York during the year.

Fire risks written.....	\$3,270,554 00
Premiums received.....	25,959 33
Losses paid.....	9,600 29
Amount of losses incurred.....	9,600 29
Amount paid the Comptroller for taxes on premiums.....	17,395 00
Amount paid the Comptroller for taxes on dividends to stockholders.....	150 00

UNITED STATES FIRE INSURANCE COMPANY.

No. 115 BROADWAY, NEW YORK.

[Organized April 1, 1824.]

W. WILSON UNDERHILL, *President.* GEORGE E. COCK, *Secretary.*

Capital stock of the Company paid up, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$254,950 00
Interest due and unpaid on bond and mortgage loans.....	135 00
Interest accrued thereon.....	1,450 52

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$230,000 00	\$283,475 00	
	<u> </u>	<u> </u>	\$283,475 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Milwaukee and St. Paul bonds.....	\$2,000 00	\$2,520 00	\$2,000 00	
Chicago, Burlington & Quincy bonds,	2,500 00	3,350 00	2,500 00	
Total amounts.....	<u>\$4,500 00</u>	<u>\$5,870 00</u>	<u>\$4,500 00</u>	4,500 00
Cash in office.				1,082 44
Interest due and accrued on stocks and bonds.....				2,200 00
Interest due and accrued on collateral loans.....				35 00
Premiums in due course of collection.....				13,550 06

Aggregate amount of all actual, available Assets..... \$561,378 02

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,062 31	
Losses unadjusted, including all reported and supposed losses.....	4,125 00	
Net amount of unpaid losses and claims.....		\$6,187 31
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$50,873 80	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	19,851 54	
Unearned premiums, at 50 per cent, on inland navigation risks.....	4,401 87	
Total unearned premiums.....		75,127 21
Cash dividends to stockholders, unpaid.....		96 25
All other liabilities.....		2,558 25
Total liabilities, except capital and net surplus.....		\$83,969 02
Joint-stock capital paid up in cash.....		250,000 00
Surplus beyond all liabilities.....		227,409 00
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$561,378 02</u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$139,995 91	\$10,391 26	
Deduct reinsurance, rebate and return premiums....	12,981 81	158 84	
Net cash received for premiums.....	<u>\$127,014 10</u>	<u>\$10,232 42</u>	\$137,246 52
Interest received on bonds and mortgages.....			15,606 51
Interest and dividends received from all other sources.....			8,830 17
Income from all other sources.....			235 00
Aggregate Income received during the year in cash.....			<u>\$161,918 20</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$55,289 07	\$4,523 27	
Deduct salvages and reinsurances.....	1,690 05		
Net amount paid for losses.....	<u>\$53,599 02</u>	<u>\$4,523 27</u>	\$58,122 29
Dividends paid.....			25,010 00
Commissions and brokerage.....			26,198 40
Salaries and other charges of officers, clerks and other employes ..			11,792 92
State, national and local taxes.....			4,426 25
All other payments, viz.: Rent, \$4,000; fire patrol, \$543.62; stationery, \$412.16; contingent expenses, \$8,685.18; total.....			13,640 96
Aggregate Expenditures during the year in cash.....			<u>\$139,190 82</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$15,654,319	\$109,970 10	\$232,000	\$7,047 07
Written or renewed in 1885.....	17,665,453	135,708 56	468,992	10,565 43
Totals.....	\$23,319,772	\$245,678 66	\$700,992	\$17,612 55
Deduct expirations and cancellations,	5,804,722	108,855 13	378,092	8,808 80
In force December 31, 1885.....	\$17,515,050	\$136,823 53	\$322,900	\$8,803 75
Deduct amount reinsured	363,315	2,551 63	.....	.....
Net amount in force.....	\$17,151,705	\$134,268 60	\$322,900	\$8,803 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$12,164,168	\$107,747 60	1—2	\$50,873 80
1881.....	Two years.....	8,100	68 50	1—4	17 12
1885.....		8,600	72 93	3—4	51 69
1883.....		1,087,655	5,492 33	1—6	915 37
1881.....	Three years.....	1,394,732	9,292 57	1—2	4,646 28
1885.....		2,002,650	13,078 33	5—6	10,898 61
1881.....		26,250	262 50	5—8	164 06
1885.....	Four years.....	31,350	335 60	7—8	293 65
1882.....		17,450	159 33	3—10	47 80
1883.....		81,500	766 75	1—2	383 37
1881.....	Five years.....	152,925	1,312 20	7—10	918 54
1885.....		178,225	1,680 06	9—10	1,512 05
Totals.....		\$17,151,705	\$134,268 60	.....	\$70,725 34

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,329,800 00
Total losses paid since organization.....	1,768,537 00
Total cash dividends declared since the Company commenced business.....	1,589,091 00
Total amount of the Company's stock owned by the directors at par value.....	48,600 00
Total amount loaned to stockholders and officers.....	4,500 00
Total amount of fire losses incurred during the year.....	56,094 63
Total amount of inland losses incurred during the year.....	4,872 27

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	\$9,366,850 00	\$468,992 00
Premiums received.....	43,615 36	10,565 43
Losses paid.....	16,806 52	3,674 17
Amount of losses incurred.....	17,274 41	4,023 17
Amount paid the Comptroller for taxes on premiums.....		\$450 40
Amount paid the Comptroller for taxes on dividends to stockholders		625 00

WESTCHESTER FIRE INSURANCE COMPANY.

Nos. 27 AND, 29 PINE STREET, NEW YORK.

[Incorporated as a mutual company March 14, 1837; changed to and commenced business as a joint-stock company January 1, 1870.]

GEORGE R. CRAWFORD, *President.* JOHN Q. UNDERHILL, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$2,000 00
Loans on bond and mortgage (first liens)	153,100 00
Interest due and unpaid on bond and mortgage loans.....	748 49
Interest accrued thereon.....	927 13

Stocks. Bonds. etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$500,000 00	\$615,000 00	
Georgia State bonds.....	20,000 00	22,500 00	
New York Central R. R. bonds..	10,000 00	10,600 00	
New York, Lackawanna and Western R. R. stock...	50,000 00	50,000 00	
New York and Harlem R. R. stock.....	20,000 00	63,600 00	
Rensselaer and Saratoga R. R. stock.....	50,000 00	80,000 00	
Total par and market values.....	<u>\$660,000 00</u>	<u>\$841,700 00</u>	\$841,700 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Central Bank Westchester Co., N.Y., stock	\$2,500 00	\$2,500 00	\$1,500 00	
United States bonds.....	500 00	615 00	325 00	
Total amounts.....	<u>\$3,000 00</u>	<u>\$3,115 00</u>	<u>\$1,825 00</u>	1,825 00
Cash in bank.....				73,923 62
Premiums in due course of collection.....				68,344 27
Aggregate amount of all actual, available Assets.....				<u>\$1,142,568 51</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$13,655 14	
Losses unadjusted, including all reported and supposed losses.....	22,551 00	
Losses resisted, including interest, costs and expenses.....	4,000 00	
Net amount of unpaid losses and claims.....		\$40,206 14
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$258,333 44	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	308,676 96	
Total unearned premiums.....		567,010 40
All other liabilities		9,147 30
Total liabilities, except capital and net surplus.....		\$616,363 84
Joint-stock capital paid up in cash		300,000 00
Surplus beyond all liabilities.....		226,204 67
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$1,142,568 51</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$817,097 62	
Deduct reinsurance, rebate and return premiums.....	70,194 21	
Net cash received for premiums (all fire).....		\$746,903 41
Interest received on bonds and mortgages.....		8,400 65
Interests and dividends received from all other sources.....		25,806 25
Received for rent.....		2,234 46
Aggregate Income received during the year in cash.....		<u>\$783,344 77</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$384,592 51	
Deduct salvages and reinsurances.....	15,526 52	
Net amount paid for losses (all fire)		\$369,065 99
Dividends paid		30,000 00
Commissions and brokerage.....		131,888 74
Salaries and other charges of officers, clerks and other employes..		28,969 61
State, national and local taxes.....		18,477 20

All other payments, viz.: Postage, \$4,485.95 ; exchange, \$543.79 ; telegraph and expressage, \$1,793.47 ; advertising, \$3,671.87 ; rent, \$16,637.15 ; printing and stationery, \$12,020.43 ; law expenses, \$545.25 ; fire patrols, \$3,113.41 ; adjusting, \$3,876.97 ; maps and repairs, \$5,932.56 ; general agency, \$33,349.27 ; incidentals, \$5,283.90 ; total.....	\$91,254 02
Aggregate Expenditures during the year in cash.....	\$669,655 56

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$98,210,630	\$868,869 62
Written or renewed in 1885.....	85,149,720	825,943 57
Totals	\$183,360,350	\$1,694,813 19
Deduct expirations and cancellations.....	74,553,174	599,470 38
In force December 31, 1885	\$108,807,176	\$1,095,342 81
Deduct amount reinsured	1,741,159	17,095 74
Net amount in force.....	\$107,066,017	\$1,078,247 07

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$48,853,665	\$516,666 88	1—2	\$258,333 44
1884	Two years.....	347,104	3,387 59	1—4	846 89
1885		352,270	3,306 37	3—4	2,479 78
1883	Three years.....	12,990,369	108,907 18	1—6	18,151 19
1884		14,220,051	129,046 93	1—2	64,523 47
1885		15,703,624	144,069 01	5—6	120,057 51
1882	Four years.....	102,135	725 95	1—8	90 74
1883		182,635	1,541 59	3—8	578 09
1884		149,225	1,637 98	5—8	1,023 74
1885		180,537	1,801 68	7—8	1,576 47
1881	Five years.....	1,642,391	18,078 53	1—10	1,807 85
1882		2,142,853	24,856 90	3—10	7,457 07
1883		2,739,183	32,006 24	1—2	16,003 12
1884		3,697,701	44,558 90	7—10	31,191 23
1885		3,762,274	47,655 34	9—10	42,889 81
Totals		\$107,066,017	\$1,078,247 07	.....	\$567,010 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$10,335,387 69
Total losses paid since organization.....	5,716,572 61
Total cash dividends declared since the Company commenced business.....	408,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value.....	86,370 00
Total amount loaned to stockholders and officers.....	6,500 00
Total amount of fire losses incurred during the year.....	355,070 49

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liability.
Georgia.....	\$25,000 00	\$14,233 56
Virginia	10,000 00	5,037 72
North Carolina	10,000 00	1,000 00

Business in the State of New York during the year.

Fire risks written.....	\$26,689,779 00
Premiums received.....	170,044 15
Losses paid.....	100,339 86
Amount of losses incurred.....	85,383 76
Amount paid the Comptroller for taxes on premiums.....	1,214 98
Amount paid the Comptroller for taxes on dividends to stockholders.....	750 00

WILLIAMSBURGH CITY FIRE INSURANCE COMPANY.

No. 13 BROADWAY, BROOKLYN.

[Organized March 22, 1853.]

EDMUND DRIGGS, *President.*

N. W. MESEROLE, *Secretary.*

Capital stock of the Company paid up, \$250,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$551,673 95
Loans on bond and mortgage (first liens)	270,900 00
Loans on bond and mortgage upon which more than one year's interest is due.....	2,600 00
Interest due and unpaid on bond and mortgage loans.....	333 00
Interest accrued thereon.....	1,111 33

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$66,000 00	\$85,180 00	
Grand Street and Newtown R. R. Co. bonds.....	21,000 00	21,210 00	
Georgia State bonds.....	25,000 00	26,000 00	
Broadway R. R. Co., of Brooklyn, bonds	3,000 00	3,180 00	
Grand Street and Newtown R. R. Co. stock.. ..	33,000 00	33,000 00	
Long Island Bank, of Brooklyn, stock.	10,000 00	11,500 00	
First National Bank, of Brooklyn, stock.....	4,900 00	13,475 00	
People's Gas-Light Company, of Brooklyn, stock. .	13,000 00	11,050 00	
Metropolitan Gas-Light Co., of Brooklyn, stock..	5,000 00	4,750 00	
Citizens' Gas-Light Co., of Brooklyn, stock	7,120 00	6,052 00	
Dry Dock, East Broadway and Battery Railroad Co., of New York, stock.....	20,000 00	39,200 00	
Dry Dock, East Broadway and Battery Railroad Co., of New York, scrip.....	20,000 00	21,000 00	
Total par and market values	\$228,020 00	\$275,597 00	275,597 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Cypress Hill Cemetery bonds	\$9,000 00	\$9,000 00	\$6,500 00	
Greenwich Insurance Co. stock.....	250 00	550 00	350 00	
Union Ferry Company stock.....	600 00	780 00	600 00	
Lafayette Insurance Co. stock.....	1,000 00	850 00	600 00	
Broadway & Seventh Av. R. R. stock	1,000 00	2,800 00	1,500 00	
Total amounts.....	\$11,850 00	\$13,980 00	\$9,550 00	9,550 00
Cash in office, \$290.46 ; in bank, \$35,435.86; total.....				35,726 32
Interest due and accrued on stocks and bonds.....				5,333 10
Interest due and accrued on collateral loans.....				126 71
Premiums in due course of collection.....				56,529 24
All other assets, viz.:—Rents due and accrued, \$9,682.77; miscellaneous, \$244.94; total.....				9,927 71
Aggregate amount of all actual, available Assets.....				\$1,218,808 36

Special Reserve Fund, under Chapter 189, Laws of 1874, as amended by Chapter 282, Laws of 1873.

Deposited with the Insurance Department.....	\$255,000 00
Guaranty surplus fund.....	248,357 56

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,810 25	
Losses unadjusted, including all reported and supposed losses.....	25,995 00	
Losses resisted, including interest, costs and expenses.	7,650 00	
	<hr/>	
Total amount of claims for losses	\$41,455 25	
Deduct reinsurance thereon.....	3,633 13	
	<hr/>	
Net amount of unpaid losses and claims.....		\$37,822 12
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$238,713 67	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	168,427 03	
	<hr/>	
Total unearned premiums		407,140 70
Cash dividends to stockholders, unpaid.. ..		200 00
Salaries and other miscellaneous expenses, due and accrued.....		440 67
All other liabilities, viz. : Taxes and assessments, \$5,701.55; commissions and brokerage, \$9,653.88; return premiums, \$4,491.88; total.....		19,847 31
		<hr/>
Total liabilities, except capital and net surplus.....	\$465,450 80	
Joint-stock capital paid up in cash.....	250,000 00	
Surplus beyond all liabilities.....	503,357 56	
	<hr/>	
Aggregate Liabilities, including paid up capital and net surplus,		<u><u>\$1,218,808 36</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$724,480 86	
Deduct reinsurance, rebate and return premiums.....	107,186 42	
	<hr/>	
Net cash received for premiums (all fire).....	\$622,294 44	
Interest received on bonds and mortgages.....	14,479 35	
Interest and dividends received from all other sources	15,420 35	
Received for rent	38,187 49	
	<hr/>	
Aggregate Income received during the year in cash.	\$690,382 13	

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$354,060 47	
Deduct salvages and reinsurances.....	38,359 48	
	<hr/>	
Net amount paid for losses (all fire).....	\$315,700 99	
Dividends paid.....	49,915 00	
Commissions and brokerage.....	143,664 83	
Salaries and other charges of officers, clerks and other employes..	58,709 31	
State, national and local taxes.....	8,556 42	
All other payments, including taxes on real estate and interest.....	74,053 71	
	<hr/>	
Aggregate Expenditures during the year in cash.....	\$650,600 26	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$106,181,187	\$923,083 80
Written or renewed in 1885.....	84,826,982	715,690 53
	<hr/>	<hr/>
Totals	\$191,008,169	\$1,638,774 42
Deduct expirations and cancellations.....	90,783,216	773,856 37
	<hr/>	<hr/>
In force December 31, 1885.....	\$100,224,953	\$864,918 05
Deduct amount reinsured	5,169,257	57,150 29
	<hr/>	<hr/>
Net amount in force	<u><u>\$95,055,694</u></u>	<u><u>\$807,767 76</u></u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged..	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$56,532,823	\$477,427 34	1—2	\$238,713 67
1884.....	Two years.....	89,475	856 13	1—4	214 03
1885.....		85,938	458 33	3—4	343 75
1883.....		8,255,328	64,931 88	1—6	10,821 9
1884.....	Three years.....	9,315,920	75,117 51	1—2	87,558 76
1885.....		9,298,097	74,255 67	5—6	61,879 72
1882.....		101,823	971 13	1—8	121 39
1883.....	Four years.....	113,925	1,030 74	3—8	386 53
1884.....		93,100	935 95	5—8	584 97
1885.....		90,250	877 90	7—8	768 10
1881.....	Five years.....	1,996,891	18,881 47	1—10	1,868 15
1882.....		2,638,037	25,074 95	3—10	7,522 40
1883.....		2,137,863	21,702 33	1—2	10,851 16
1884.....	Six years.....	2,317,264	24,460 74	7—10	17,122 52
1885.....		1,944,260	20,179 11	9—10	18,161 20
1880.....		3,000	32 20	1—12	2 68
1881.....	Seven years.....	2,500	56 25	3—12	14 06
1880.....		13,200	171 88	3—14	36 88
1881.....		15,000	231 25	5—14	82 59
1882.....	Eight years.....	8,000	85 00	7—14	42 50
1884.....		3,000	30 00	11—14	23 57
Totals		<u>\$95,055,694</u>	<u>\$807,767 76</u>	.....	<u>\$407,140 10</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$9,356,017 92
Total losses paid since organization.....	4,827,124 85
Total cash dividends declared since the Company commenced business.	952,500 00
Total amount of the Company's stock owned by the directors at par value	75,950 00
Total amount loaned to stockholders and officers.....	7,100 00
Total amount of fire losses incurred during the year.....	<u>314,117 21</u>

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia.....	\$25,000 00
Virginia.....	<u>11,000 00</u>

Business in the State of New York during the year.

Fire risks written.....	\$45,135,432 00
Premiums received.....	363,749 94
Losses paid.....	159,773 35
Amount of losses incurred.....	159,335 64
Amount paid the Comptroller for taxes on premiums.....	2,434 96
Amount paid the Comptroller for taxes on dividends to stockholders.....	<u>1,250 00</u>

NEW YORK STATE MUTUAL FIRE INSUR-
ANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF THE MUTUAL FIRE INSURANCE COM-
PANIES OF THE STATE OF NEW YORK, SHOWING
THEIR CONDITION ON THE 31ST DAY OF DECEM-
BER, 1885.

DUTCHESS COUNTY MUTUAL INSURANCE COMPANY.

POUGHKEEPSIE.

[Incorporated April 12, 1836.]

PETER R. SLEIGHT, *President.*

LEWIS H. VAIL, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$10,000 00
Loans on bond and mortgage (first liens).....	51,900 00
Interest accrued thereon.....	1,050 78

Stocks, Bonds, etc., owned by the Company.

	Par value	Market value.
United States bonds.....	\$1,000 00	\$1,232 50
N. Y. Central and Hudson River R. R. Co. stock..	30,000 00	31,650 00
District Columbia bonds.....	45,000 00	52,200 00
Del., Lackawanna and Western R. R. Co. stock.....	5,000 00	6,300 00
N. Y., Lackawanna and Western R. R. Co. stock.....	2,500 00	2,500 00
Phoenix Bank, New York, stock.....	5,540 00	5,872 40
Ninth National Bank, New York, stock.....	2,500 00	2,925 00
Fallkill National Bank, Poughkeepsie, stock.....	3,100 00	3,565 00
Farmers and Manuf. Bank, Poughkeepsie, stock.....	1,600 00	2,000 00
City Bank, Poughkeepsie, stock.....	1,000 00	1,100 00
Louisville and Nashville bonds ..	5,000 00	5,250 00
City of Poughkeepsie bonds ..	700 00	721 00
Total par and market values ..	\$102,940 00	\$115,315 90
Cash in office, \$3,279.10; in bank, \$33,635.97; total ..		115,315 90
Interest due and accrued on stocks and bonds.....		36,915 07
Premiums in due course of collection.....		1,380 83
Bills receivable, not matured, taken for premiums ..		10,483 86
Rents due and accrued.....		2,392 45
Premium notes in force ..		66 67
		\$224,094 03

Aggregate amount of all actual, available Assets..... \$229,505 56

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,249 34
Losses unadjusted, including all reported and supposed losses ..	10,682 85
Losses resisted, including interest, costs and expenses.....	1,560 00
Net amount of unpaid losses and claims.....	\$13,492 20
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$43,758 14
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year ..	125,403 28
Total unearned premiums.....	169,161 42
Aggregate Liabilities ..	<u>\$182,653 62</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$197,185 53
Deduct reinsurance, rebate and return premiums.....	23,412 27
Net cash received for premiums (all fire).....	\$173,773 26
Interest received on bonds and mortgages.....	1,165 98
Interest and dividends received from all other sources ..	5,896 37
Received for rent.....	100 00
Aggregate Income received during the year in cash.....	<u>\$180,935 61</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$92,492 26
Commissions and brokerage.....	26,294 24
Salaries and other charges of officers, clerks and other employes. . .	12,458 71
State, national and local taxes.....	1,172 06
All other payments, viz.: Adjusting, assessments, office expenses, postage, printing, advertising, stationery, etc.....	4,650 32
Aggregate Expenditures during the year in cash.....	\$137,068 29

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$32,269,864	\$253,226 95
Written or renewed in 1885.....	22,531,862	195,524 45
Totals.....	\$54,801,726	\$448,741 40
Deduct expirations and cancellations.....	15,298,776	123,329 06
In force December 31, 1885.....	\$39,502,950	\$325,412 34
Deduct amount reinsured.....	141,902	904 09
Net amount in force.....	\$39,361,048	\$324,508 25

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,497,511	\$87,516 28	1—2	\$43,758 14
1883.....	Three years.....	7,071,713	55,099 66	1—6	9,183 27
1884.....		7,590,980	56,300 42	1—2	28,150 21
1885.....		9,409,816	67,137 51	5—6	55,947 92
1881.....	Five years.....	1,015,200	9,057 46	1—10	905 74
1882.....		1,277,845	10,904 45	3—10	3,271 32
1883.....		1,236,259	10,787 75	1—2	5,393 87
1884.....		1,346,360	11,916 52	7—10	8,341 53
1885.....		1,925,364	15,783 20	8—10	14,209 35
Totals.....		\$39,361,048	\$324,508 25	.....	\$169,161 42

Answer to General Interrogatories.

Total amount of fire losses incurred during the year.....	\$93,159 25
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ERIE COUNTY MUTUAL INSURANCE COMPANY.

BUFFALO.

[Incorporated March 14, 1874; commenced business March 18, 1874.]

AUGUST BECK, President.

JOSEPH TIMMERMAN, Secretary.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$96,375 00
Interest due and unpaid on bond and mortgage loans.....	12 42
Interest accrued thereon.....	1,217 10
Cash in office, \$64 55; in bank, \$26,440.68, total.....	26,505 23
Premiums in due course of collection.....	1,773 60
All other assets.....	1,880 47
Deposit notes.....	\$116,663 61
Aggregate amount of all actual, available Assets.....	\$127,763 82

II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$9,076 53	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	6,850 97	
Total unearned premiums.....		\$15,927 50
Aggregate Liabilities.....		\$15,927 50

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$23,830 84	
Deduct reinsurance, rebate and return premiums.....	1,267 96	
Net cash received for premiums (all fire).....		\$22,562 88
Interest received on bonds and mortgages.....		4,719 48
Interest and dividends received from all other sources.....		898 39
Received for rent.....		41 66
Income from all other sources.....		469 65
Aggregate Income received during the year in cash.....		\$28,692 06

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$11,765 06
Commissions and brokerage.....	2,826 60
Salaries and other charges of officers, clerks and other employes..	3,883 12
State, national and local taxes.....	1,055 58
All other payments.....	775 55
Aggregate Expenditures during the year in cash.....	\$20,305 91

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$6,806,891	
Written or renewed in 1885.....	2,829,857	\$23,737 83
Totals.....	\$9,236,678	\$23,737 83
Deduct expirations and cancellations.....	2,431,079	1,154 95
In force December 31, 1885.....	\$6,805,599	\$22,582 88
Deduct amount reinsured.....	2,000	20 00
Net amount in force.....	\$6,803,599	\$22,562 88

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$1,836,493	\$14,782 43	1—2	\$7,391 22
1883.....	Three years.....	490,223	4,400 00	1—6	733 33
1884.....		441,937	4,108 65	1—2	2,054 33
1885.....		515,149	4,851 97	5—6	4,063 30
1881.....		171,700	Mutual.		
1882.....	Five years.....	643,566	Mutual.		
1883.....		451,600	Mutual.		
1884.....		1,865,581	Mutual.		
1885.....		387,350	3,370 62	1—2	1,683 31
Totals.....		\$6,803,599	\$31,513 67		\$15,927 50

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$239,650 89
Total losses paid since organization.....	87,488 16
Total amount of fire losses incurred during the year.....	11,765 06

GLEN COVE MUTUAL INSURANCE COMPANY.

GLEN COVE, QUEENS COUNTY, N. Y.

[Incorporated March 27, 1837.]

EBENEZER KELSUM, *President*.

DANIEL V. WEEKS, *Secretary*

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$63,903 86
Loans on bond and mortgage upon which more than one year's interest is due.....	750 00
Interest due and unpaid on bond and mortgage loans.....	287 32
Interest accrued thereon.....	878 35

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$5,500 00	\$6,770 00	
			6,770 00
Cash in office, \$533.38 ; in bank, \$4,756.41; total.....			5,289 79
Interest due and accrued on United States bonds...			70 00
Premiums in due course of collection.....			604 05

Aggregate amount of all actual, available Assets..... \$78,553 37

Item not admitted as Available Assets.

Loans on personal security.....	\$5,500 00
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II. LIABILITIES.

Total unearned premiums.....	\$8,543 91
All other liabilities, viz.: Rent, \$50 ; taxes, \$375 ; total.....	425 00
Aggregate Liabilities.....	<u>\$8,968 91</u>

III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$16,433 77
Interest received on bonds and mortgages..	3,948 58
Interest and dividends received from all other sources.....	551 48
Income from all other sources.....	263 50
Aggregate Income received during the year in cash.....	<u>\$21,197 33</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$8,499 82
Commissions and brokerage.....	1,020 95
Salaries and other charges of officers, clerks and other employes...	4,219 36
State, national and local taxes.....	653 73
All other payments.....	2,201 95
Aggregate Expenditures during the year in cash.....	<u>\$16,595 81</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$7, 271, 315	\$15, 574 03
Written or renewed in 1885 ...	393, 939	1, 512 70
Totals	\$7, 663, 304	\$17, 087 82
Deduct expirations and cancellations.....	283, 815	
Net amount in force.....	\$7, 384, 489	

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$463, 932 44
Total losses paid since organization.....	259, 339 12
Total amount of fire losses incurred during the year.....	8, 499 82

MUTUAL FIRE INSURANCE COMPANY.

No. 155 BROADWAY, NEW YORK.

[Incorporated February 1, 1869 ; commenced business June 10, 1882.]

GEORGE L. WHITMAN, *President.*

P. B. ARMSTRONG, *Secretary.*

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$370, 000 00	\$401, 275 00	
District of Columbia bonds.....	300, 000 00	352, 500 00	
Total par and market values.....	\$670, 000 00	753, 775 00	\$753, 775 00
Cash in bank.....			8, 604 83
Premiums in due course of collection.....			16, 251 28
Aggregate amount of all actual available Assets.....			\$778, 631 11

Item not admitted as Available Assets.

Office furniture.....	\$2, 221 49
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II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$10, 431 26
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$216, 485 18
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	3, 439 27
Total unearned premiums.....	219, 924 45
Return premiums.....	37 50
Total Liabilities.....	\$230, 393 21

Statement of Advance Premium Certificates.

Total amount of outstanding certificates, December 31, 1884.....	\$310, 569 05
Balance outstanding of contribution forming capital June, 1882.....	\$167, 962 52
Balance outstanding of additional subscriptions December, 1883.....	41, 015 19
Certificates issued for return premiums.....	306 88
Total.....	\$209, 284 59
Deduct premiums charged to certificates December 31, 1885.....	8, 912 48
Balance outstanding December 31, 1885.	\$200, 372 11

\$200.372 11

Balance of additional subscription certificates December, 1884.....	\$101,591 37	
Certificates issued for additional subscriptions	33,897 80	
Certificates issued in payment of salary	500 00	
Certificates issued for return premiums.....	923 25	
Total	\$141,912 42	
Deduct premiums charged to certificates December 31, 1885.....	43,181 65	
Balance outstanding December 31, 1885.....	\$98,730 77	
		\$98,730 77
Total amount of outstanding certificates December 31, 1885...		\$299,102 88

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$567,568 06	
Deduct reinsurance, rebate and return premiums	149,152 31	
Net cash received for premiums (all fire).....		\$418,425 75
Interest and dividends received from all sources.....		22,908 73
Premiums paid in advance, for which certificates bearing six per cent interest have been issued	\$38,897 80	
Aggregate Income received during the year in cash.....		\$441,334 48

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$154,824 07	
Deduct salvages and reinsurances.....	24,808 82	
Net amount paid for losses (all fire)....		\$130,015 25
Dividends paid.....		18,905 20
Interest paid scripholders.....		3,695 06
Salaries and other charges of officers, clerks and other employes ..		34,103 63
State, national and local taxes		1,889 05
All other payments, viz.: Rent, \$2,800; return premiums, \$21,712.21 inspections, \$10,857.53; postage, \$2,857.90; expense account, \$7,533.53; printing and stationery, \$3,062.55; furniture, \$1,942.37; interest, \$3,980.55; reinsurance, \$731.90; total		55,478 54
Aggregate Expenditures during the year in cash		\$244,086 73

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$22,800 735 30	\$258,679 86
Written or renewed in 1885.....	47,867,805 53	564,862 01
Totals	\$70,668,540 83	\$923,541 87
Deduct expirations and cancellations.....	33,975,107 57	383,560 05
In force December 31, 1885.....	\$36,693,433 26	\$439,981 82
Deduct amount reinsured.....	88,000 00	381 00
Net amount in force	\$36,605,433 26	\$439,600 82

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$36,025,332 66	\$432,970 37	1-2	\$216,485 18
1883.....	Three years	180,800 60	1,904 70	1-6	317 45
1884.....		80,300 00	1,350 60	1-2	675 30
1885.....		174,500 00	1,796 40	5-6	1,497 00
1882.....	Five years.....	24,000 00	184 00	3-10	65 20
1883.....		30,000 00	485 00	1-2	242 50
1884.....		80,500 00	834 75	7-10	584 32
1885.....		10,000 60	75 00	9-10	67 50
Totals		\$36,605,433 26	\$439,600 82		\$219,924 45

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$953, 195 32
Total losses paid since organization.....	238, 949 12
Total cash dividends declared since the Company commenced business.....	48, 050 53
Total amount of the Company's stock owned by the directors at par value.....	78, 998 12
Total amount of fire losses incurred during the year.....	137, 465 56

Business in the State of New York during the year.

Fire risks written.....	\$16, 350, 449 00
Premiums received.....	161, 501 49
Losses paid.....	29, 070 28
Amount of losses incurred.....	26, 070 28
Amount of taxes paid to various fire departments.....	2, 298 63

MUTUAL INSURANCE COMPANY OF THE CITY AND COUNTY OF ALBANY.

ALBANY.

[Organized or incorporated May 3, 1836.]

HENRY H. MARTIN, *President.*GEORGE N. CUYLER, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$25, 000 00
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Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$70, 000 00	\$85, 400 00	85, 400 000
Cash in office, \$93.21 ; in bank, \$13, 572.96 ; total.....			13, 666 17
Interest due and accrued on United States bonds.....			700 00
Premiums in due course of collection.....			561 40
All other assets.....			441 44
Amount of premium notes held by the Company on policies issued and in force December 31, 1885.....		\$376, 699 00	
Amount of premium notes received during the year 1885 and in force December 31, 1885.....		135, 056 00	

Aggregate amount of all actual, available Assets.....	\$125, 769 01
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II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$1, 628 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	10, 316 84
Total unearned premiums.....	\$11, 944 86
Salaries and other miscellaneous expenses, due and accrued.....	100 00
Aggregate Liabilities.....	\$12, 044 86

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$10, 205 66
Deduct reinsurance, rebate and return premiums.....	438 18
Net cash received for premiums (all fire).....	\$9, 769 48
Interest and dividends received from all sources.....	3, 693 30
Received for rent.....	906 83
Income from all other sources.....	183 15
Aggregate Income received during the year in cash.....	\$14, 552 76

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,476 78
Commissions and brokerage.....	191 22
Salaries and other charges of officers, clerks and other employés ..	4,741 68
State, national and local taxes.....	552 07
All other payments, viz.: Rent, \$250; office furniture, \$290,80; alterations and repairs to real estate, \$1,947.06; Albany Board of Underwriters, \$184.20; advertising, etc., \$173.85; incidentals, \$875.20; total.....	3,720 59
Aggregate Expenditures during the year in cash	\$10,682 34

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.
In force December 31, 1884.....	\$3,233, 115
Written or renewed in 1885.....	1,462, 230
Totals ..	\$4,695, 345
Deduct expirations and cancellations...	1,521 539
Net amount in force	\$3,173, 806

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885.....	One year or less	\$612, 065	\$3,256 04	1—2	\$1,628 02
1883.....	Three years	900, 522	7,349 97	1—6	1,224 99
1884.....		811, 060	6,601 01	1—2	3,300 50
1885		850, 165	6,949 62	5—6	5,791 35
Totals ..		\$3,173, 806	\$24,266 64		\$11,944 86

Answer to General Interrogatories.

Total amount of fire losses incurred during the year.....	\$1,476 78
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RICHMOND COUNTY MUTUAL INSURANCE COMPANY.

RICHMOND VILLAGE, N. Y.

[Incorporated April 22, 1836 ; commenced business May 20, 1836.]

REUBEN LORD, *President.*

C. METCALFE, *Secretary*

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$12,454 93
Loans on bond and mortgage upon which more than one year's interest is due.....	3,272 65
Interest due and unpaid on bond and mortgage loans.....	523 86
Interest accrued thereon.....	254 66

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$14,000 00	\$15,823 75	15,823 75
Cash in office, \$7; in bank, \$2,807.70; total			2,814 70
Interest due and accrued on stocks and bonds			90 00
Premiums in due course of collection.....			5 92
Premium notes held by the company on policies issued and still in force.....		\$132,703 51	
Aggregate amount of all actual, available Assets.....			\$35,240 47

II. LIABILITIES.

Total unearned premiums.....	\$2,657 57
Salaries and other miscellaneous expenses, due and accrued	75 00
Total Liabilities.....	<u>\$2,732 57</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$2,657 57
Deduct reinsurance, rebate and return premiums.....	5 92
Net cash received for premiums (all fire).....	\$2,651 65
Interest received on bonds and mortgages	928 66
Interest and dividends received from all other sources	530 00
Aggregate Income received during the year in cash.....	<u>\$4,110 31</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$877 00
Commissions.....	105 88
Salaries and other charges of officers, clerks and other employes..	1,957 00
State, national and local taxes.....	121 71
All other payments.....	103 07
Aggregate Expenditures during the year in cash.....	<u>\$3,164 66</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1885.....	<u>\$1,342,597 00</u>	<u>\$2,657 57</u>

Answers to General Interrogatories.

Total premiums received since 1860.....	\$116,129 30
Total losses paid since 1860	59,817 15
Total amount loaned to stockholders and officer.....	1,500 00
Total amount of fire losses paid during the years.....	<u>870 00</u>

SUFFOLK COUNTY MUTUAL INSURANCE COMPANY.

PECONIC.

[Incorporated April 30, 1836.]

HUTCHINSON H. CASE. *President.*FRANKLIN H. OVERTON, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered..	\$250 00
Loans on bond and mortgage (first liens).....	24,152 90
Loans on bond and mortgage upon which more than one year's interest is due.....	4,531 36
Interest due and unpaid on bond and mortgage loans.....	323 00
Interest accrued thereon.....	722 54

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$1,000 00	\$1,200 00
Cash in office, \$471.53; in bank, \$4,199.53; total.		4,670 76
Premiums in due course of collection.....		840 45
Deposit notes.....	\$253,407 59	

Aggregate amount of all actual, available Assets \$26,691 01

II. LIABILITIES.

Aggregate Liabilities	\$5,918 98
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III. INCOME DURING THE YEAR.

Net cash received for premiums (all fire).....	\$5,918 98
Interest and dividends received from all sources.....	1,580 72
Income from all other sources.....	60 60

Aggregate Income received during the year in cash	\$7,559 70
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$5,708 16
Commissions.....	617 90
Salaries and other charges of officers, clerks and other employés....	1,333 23
State, national and local taxes.....	47 48
All other payments.....	212 73

Aggregate Expenditures during the year in cash.....	\$7,919 50
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V. MISCELLANEOUS.

Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$3,435,392	\$5,918 98	1-2	\$2,959 49

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$152,776 32
Total losses paid since organization.....	103,663 04
Total amount of fire losses incurred during the year.....	5,708 16

FIRE AND FIRE-MARINE INSURANCE COM-
PANIES OF OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF THE FIRE AND FIRE-MARINE INSUR-
ANCE COMPANIES OF OTHER STATES, AUTHORIZED
TO DO BUSINESS IN THE STATE OF NEW YORK,
SHOWING THEIR CONDITION ON THE 31ST DAY OF
DECEMBER, 1885.

ÆTNA INSURANCE COMPANY

HARTFORD, CONN.

[Organized June, 1819; commenced business August 17, 1819.]

LUCIUS J. HENDREE, *President.*

JOTHAM GOODNOW, *Secretary.*

Capital stock of the Company paid up, \$4,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$345,000 00
Loans on bond and mortgage (first liens).....	43,800 00
Interest accrued thereon.....	360 12

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$277,000 00	\$346,292 50
Alabama State bonds.....	10,000 00	10,000 00
Connecticut State bonds.....	40,000 00	41,200 00
New Hampshire State bonds.....	48,000 00	60,000 00
Rhode Island State bonds.....	43,000 00	51,600 00
South Carolina State bonds.....	15,000 00	16,500 00
Tennessee State bonds.....	31,000 00	18,600 00
Hartford County, Conn., bonds.....	60,000 00	60,000 00
Hartford County, Conn., bonds.....	10,000 00	10,000 00
Hudson County, N. J., bonds.....	25,000 00	26,000 00
Barkhamsted, Conn., Town bonds.....	9,000 00	9,450 00
Hartford, Conn., Town bonds.....	11,000 00	11,350 00
Norwich, Conn., Town bonds.....	100,000 00	130,000 00
Norfolk, Conn., Town bonds.....	16,000 00	16,600 00
Pawtucket, R. I., Town bonds.....	100,000 00	120,000 00
Windsor Locks, Conn., Town bonds.....	24,000 00	25,680 00
Middletown, Conn., Town bonds.....	60,000 00	64,800 00
Bloomington, Ill., City bonds.....	20,000 00	22,400 00
Roston, Mass., City bonds.....	50,000 00	62,500 00
Brooklyn, N. Y., City bonds.....	11,000 00	13,200 00
Buffalo, N. Y., City bonds.....	50,000 00	65,000 00
Cleveland, Ohio, City bonds.....	28,000 00	33,600 00
Cincinnati, Ohio, city water bonds.....	50,000 00	59,000 00
Chicago, Ill., City bonds.....	49,000 00	57,520 00
Detroit, Mich., City bonds.....	50,000 00	57,500 00
Hartford, Conn., City bonds.....	111,000 00	123,210 00
Indianapolis, Ind., City bonds.....	50,000 00	59,000 00
Jersey City, N. J., City bonds.....	15,000 00	15,900 00
Lockport, N. Y., City bonds.....	25,000 00	31,000 00
Montreal, Canada, Corporation stock.....	13,000 00	11,560 00
Montreal, Canada, Corporation bonds.....	10,000 00	10,500 00
Newark, N. J., City bonds.....	50,000 00	61,250 00
New Brunswick, N. J., City bonds.....	20,000 00	21,600 00
New Brunswick, N. J., water bonds.....	9,000 00	10,250 00
New York City stock.....	21,000 00	22,260 00
Providence, R. I., bonds.....	50,000 00	59,000 00
East Saginaw, Mich., City bonds.....	12,000 00	12,600 00
Titusville, Pa., City bonds.....	20,000 00	20,000 00
Corry, Pa., City bonds.....	10,000 00	10,500 00
Toledo, Ohio, City special bonds.....	13,000 00	14,950 00
Toledo, Ohio, City water bonds.....	5,000 00	5,750 00
Rochester, N. Y., City bonds.....	25,000 00	30,000 00
Orwego, N. Y., City bonds.....	25,000 00	27,000 00
St. Louis City gold bonds.....	50,000 00	53,500 00
Fort Wayne, Ind., City water bonds.....	25,000 00	27,500 00
Ottumwa, Iowa, City bonds.....	25,000 00	25,000 00
North East School District (Hartford) bonds.....	25,000 00	25,000 00
School District No. 2, Enfield, Conn., bonds.....	9,000 00	9,000 00
School District No. 24, Town Woodbridge, N. J.....	16,000 00	16,800 00
Montezuma, Iowa, School bonds.....	8,000 00	8,400 00
State Center, Iowa, School bonds.....	15,000 00	15,000 00
Blakesburgh, Iowa, School bonds.....	3,000 00	3,000 00
Chickasaw, Iowa, School bonds.....	2,000 00	2,000 00
Ottumwa, Iowa, School bonds.....	15,000 00	15,000 00
Atlantic Dock Company bonds.....	31,000 00	33,180 00
Albany and Susquehanna R. R. bonds.....	50,000 00	64,500 00
Albany and Susquehanna R. R. bonds.....	50,000 00	58,750 00
Buffalo and Erie R. R. bonds (new).....	35,000 00	43,050 00
Cleveland, Columbus, Cin. & Indianapolis R. R. bds.	25,000 00	30,750 00

	Par value.	Market value.
Cleveland, Columbus, Cin. & Indianapolis R. R. bds.	\$60,000 00	\$73,200 00
Cleveland, Painesville and Ashtabula R. R. bonds....	32,000 00	37,440 00
Chicago, Burlington and Quincy R. R. bonds.....	75,000 00	102,750 00
Chicago, Burlington and Quincy R. R. bonds.....	50,000 00	50,000 00
Chicago and Northwestern R. R., Madison exten. bds.	30,000 00	40,000 00
Chicago and Northwestern R. R. s. f. bonds.....	25,000 00	29,250 00
Chicago and Northwestern R. R. gold bonds	50,000 00	64,000 00
Chicago and Northwestern R. R. bonds	25,000 00	34,750 00
Chicago, R. I. and Pacific R. R. bonds	60,000 00	79,200 00
Chicago and West Indiana R. R. bonds].....	50,000 00	54,000 00
C., M. and St. P. (C. and M. div.) R. R. bonds	75,000 00	97,500 00
C., M. and St. P. (H. and D. div.) R. R. bonds	25,000 00	31,500 00
C., M. and St. P. (I. and M. div.) R. R. bonds.....	10,000 00	12,500 00
C., M. and St. P. (I. and D. div.) R. R. bonds.....	10,000 00	12,900 00
C., M. and St. P. (Dubuque div.) R. R. bonds	25,000 00	28,200 00
Columbus and Xenia R. R. bonds.....	50,000 00	57,500 00
Dayton and Western R. R. bonds	28,000 00	30,800 00
Delaware and Hudson Canal Co. bonds.....	30,000 00	35,400 00
Delaware and Hudson Canal Co. (Penn. div.) bonds,	25,000 00	33,750 00
Harlem River and Port Chester R. R. bonds	100,000 00	135,000 00
Harlem River and Port Chester R. R. bonds ...	50,000 00	60,000 00
Housatonic R. R. bonds	50,000 00	54,000 00
Housatonic R. R. (Rolling Stock) certificates	33,000 00	33,000 00
Indianapolis and Cincinnati R. R. bonds	50,000 00	53,000 00
Iowa Midland R. R. bonds	25,000 00	33,250 00
Jackson, Lansing and Saginaw R. R. bonds.....	25,000 00	26,500 00
Jackson, Lansing and Saginaw R. R. bonds.....	25,000 00	29,500 00
Keokuk and Des Moines R. R. bonds.....	40,000 00	43,600 00
Lake Shore R. R. bonds.	30,000 00	36,900 00
Lake Shore and Michigan Southern R. R. bonds ...	15,000 00	19,500 00
Lake Shore and Michigan Southern R. R. bonds	75,000 00	90,000 00
Mahoning R. R. coal bonds	25,000 00	25,000 00
Michigan Central R. R. bonds	50,000 00	63,000 00
Minn. and St. Louis (Iowa Extension) R. R. bonds..	25,000 00	29,750 00
Morris and Essex R. R. bonds	25,000 00	35,250 00
Morris and Essex R. R. bonds	25,000 00	28,750 00
Morris and Essex R. R. bonds	75,000 00	97,500 00
New York Central R. R. bonds.....	38,000 00	39,520 00
New York Central R. R. bonds.....	37,000 00	39,035 00
New York Central and H. R. R. R. bonds.....	175,000 00	241,500 00
New York and Harlem R. R. bonds.....	10,000 00	13,700 00
New York, Lake Erie and Western R. R. bonds.....	45,000 00	57,150 00
New York, West Shore and Buffalo R. R. bonds ...	100,000 00	51,500 00
Northwestern Union R. R. bonds	25,000 00	33,500 00
Oswego R. R. bridge bonds.....	50,000 00	52,500 00
Pittsburgh, Ft. Wayne and Chicago R. R. bonds....	75,000 00	105,750 00
Pittsburgh, Ft. Wayne and Chicago R. R. bonds....	81,000 00	112,590 00
Pittsburgh, Ft. Wayne and Chicago R. R. bonds....	40,000 00	54,000 00
St. Johnsbury and Lake Champlain R. R. bonds...	55,000 00	60,500 00
Vermont Valley R. R. bonds.....	50,000 00	52,500 00
Kansas Pacific R. R. bonds	25,000 00	25,000 00
Minneapolis Union R. R. gold bonds.....	50,000 00	55,000 00
St. Paul, Minn. and Manitoba R. R. bonds.....	21,000 00	24,360 00
St. Paul and Sioux City R. R. bonds.....	20,000 00	22,000 00
Atlantic Mutual Insurance Co. scrip.....	39,110 00	39,110 00
Albany and Susquehanna R. R. Co. stock.....	50,000 00	67,500 00
Ashuelot R. R. Co. stock.....	10,000 00	13,000 00
Central Ohio R. R. Co. stock	7,500 00	7,500 00
Cleveland and Pittsburgh R. R. Co. stock.....	50,000 00	73,000 00
Chicago, Burlington and Quincy R. R. Co. stock....	22,000 00	30,250 00
Chicago, Rock Island and Pacific R. R. Co. stock...	20,000 00	25,700 00
Connecticut River R. R. Co. stock.....	20,000 00	33,200 00
Dubuque and Sioux City R. R. Co. stock.....	25,000 00	15,000 00
Fort Wayne and Jackson R. R. Co. stock.....	35,000 00	31,500 00
Joliet and Chicago R. R. Co. stock.....	10,000 00	14,500 00
Morris and Essex R. R. Co. stock.....	50,000 00	65,000 00
New York Central and Hudson River R. R. Co. stock..	80,000 00	84,000 00
New York, New Haven and Hartford R. R. Co. stock..	100,000 00	200,000 00
Pittsburgh, Ft. Wayne and Chicago R. R. Co. stock..	75,000 00	105,750 00
New York and Harlem R. R. Co. stock.....	25,000 00	52,500 00
Rensselaer and Saratoga R. R. Co. stock.	20,000 00	32,000 00
Valley (New York) R. R. Co. stock.....	20,000 00	19,000 00
New Britain Nat'l Bank stock, New Britain, Conn..	10,000 00	15,000 00
First National Bank stock, Albany, N. Y.....	10,000 00	17,000 00
Farmers and Mechanics' Nat. B'k stock, Phila., Pa..	25,000 00	35,250 00
Merchants' National Bank stock, St. Louis, Mo. ...	5,000 00	5,150 00
Mechanics' Bank stock, St. Louis, Mo	20,000 00	22,000 00
Ætna National Bank stock, Hartford, Conn.....	20,000 00	23,000 00
American National Bank stock, Hartford, Conn.....	10,000 00	14,500 00
Charter Oak National Bank stock, Hartford, Conn..	40,000 00	56,000 00
City National Bank stock, Hartford, Conn.....	20,000 00	13,000 00
Connecticut River B'king Co. st'k, Hartford, Conn.,	7,500 00	7,200 00
National Exchange Bank stock, Hartford, Conn.....	27,500 00	39,875 00
Farmers and Mechanics' Nat. B'k st'k, Hart., Conn.,	50,000 00	52,000 00

	Par value.	Market value.
First National Bank stock, Hartford, Conn.	\$20,000 00	\$20,400 00
Hartford National Bank stock, Hartford, Conn.	100,000 00	165,000 00
Phoenix National Bank stock, Hartford Conn.	100,000 00	140,000 00
State Bank stock, Hartford, Conn.	55,000 00	55,000 00
American Exchange Nat. B'k stock, New York city..	40,000 00	51,200 00
National Butchers and Drovers' B'k st'k, N. Y. city..	7,500 00	11,250 00
National City Bank stock, New York city.	10,000 00	26,000 00
National Bank of Commerce stock, New York city..	50,000 00	78,500 00
Hanover National Bank stock, New York city.	10,000 00	14,000 00
Importers and Traders' Nat. Bank stock, N. Y. city..	30,000 00	78,000 00
Bank of the Manhattan Co. stock, New York city...	20,000 00	30,000 00
Market National Bank stock, New York city.	10,000 00	15,000 00
Merchants' National Bank stock, New York city....	35,000 00	45,500 00
Merchants' Exchange Nat. Bank stock, N. Y. city...	6,000 00	6,000 00
Mechanics' National Bank stock, New York city.	30,000 00	45,000 00
Metropolitan Nat. Bank stock, New York city.	40,000 00	12,000 00
Nassau Bank stock, New York city.	10,000 00	12,500 00
Bank of N. Y. Nat. Banking Asso st'k, N. Y. city..	50,000 00	52,500 00
Bank of North America stock, New York city.	14,000 00	14,980 00
Phenix National Bank stock, New York city.	6,000 00	6,300 00
People's Bank stock, New York city.	5,000 00	7,500 00
National Bank of the Republic stock, N. Y. city...	15,000 00	18,000 00
Third National Bank stock, New York city.	10,000 00	11,000 00
Union National Bank stock, New York city.	20,000 00	100 00
American Loan and Trust Co. stock, N. Y. city....	10,000 00	10,800 00
New York Life Ins. and Trust Co. st'k, N. Y. city..	15,000 00	75,000 00
United States Trust Co. stock, New York city.	10,000 00	47,500 00
Union Trust Co. stock, New York city.	10,000 00	35,000 00
Central Trust Co. stock, New York city.	10,000 00	33,000 00
Metropolitan Trust Co. stock, New York city.	10,000 00	12,000 00

Total par and market values \$6,072 110 00 \$7,545,612 50

\$7,545,612 50

Collateral Loans.

	Par value	Market value.	Amount loaned.
National Exchange Bank, Hartford, Conn., stock.	\$500 00	\$725 00	\$500 00
Travelers' Ins. Co., Hartford, Conn., stock.	1,000 00	2,500 00	1,050 00
Broad Brook Co., Hartford, Conn., stock.	5,000 00	14,000 00	5,000 00
N. Y. New Haven and Hartford R. R. Co. stock.	4,400 00	8,800 00	1,620 00
Willimantic Lincn Co., Willimantic, Conn., stock.	600 00	360 00	400 00
Second National Bank, Springfield, Mass., stock.	700 00	1,211 00	540 00
Nat. Bank of Commerce, N. Y., stk.	2,500 00	3,925 00	3,600 00
Mechanics' Nat. Bank, N. Y., stock.	625 00	937 50	
Chi., Bur. and Quincy R. R. Co. stk.	300 00	412 50	
Union Pacific R. R. Co. stock.	1,800 00	990 00	
Atchison, Topeka and Santa Fe R. R. Co. stock.	1,100 00	924 00	2,430 00
National New Haven Bank stock.	200 00	320 00	
N. Y. and N. J. Telephone Co. stock	1,000 00	550 00	

Total amounts \$20,325 00 \$36,285 00 \$15,170 00

15,170 00

Cash in office, \$5,866.93; in bank, \$935,219.72; total... 941,086 65

Interest due and accrued on collateral loans and special deposits... 995 13

Premiums in due course of collection. 349,822 25

Aggregate amount of all actual, available Assets. \$9,241,846 65

Items not admitted as Available Assets.

Non-interest paying bonds.	\$11,250
Non-dividend paying stocks.	7,000
Total.	\$18,250

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$89,648 62
Losses unadjusted, including all reported and supposed losses.	137,716 23
Losses resisted, including interest, costs and expenses.	35,912 78
Total amount of claims for losses.	\$263,277 63
Deduct reinsurance thereon.	1,500 00

Net amount of unpaid losses and claims. \$258,777 63

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$931,689 01
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	887,662 30
Unearned premiums, at 50 per cent, on inland navigation risks.....	6,117 99
Unearned premiums, at 50 per cent, on reinsurance not credited	4,417 78
Total unearned premiums.....	\$1,729,887 08
Amount reclaimable on perpetual fire policies.....	15,599 48
Salaries and other miscellaneous expenses, due and accrued.....	500 00
All other liabilities, viz.: Commissions and brokerage, \$45,943.86; return premiums, \$11,485.97; total ..	57,429 83
Total liabilities, except capital and net surplus....	\$2,062 194 02
Joint-stock capital paid up in cash.....	4,000,000 00
Surplus beyond all liabilities.....	3,179,652 63
Aggregate Liabilities, including paid up capital and net surplus,	\$9,241,846 65

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$2,658,063 72	\$158,744 12
Deduct reinsurance, rebate and return premiums	237,703 72	24,832 35
Net cash received for premiums.....	\$2,420,355 00	\$133,911 77
		\$2,554,266 77
Interest received on bonds and mortgages.....		2,548 23
Interest and dividends received from all other sources....		417,156 16
Received for rent		8,486 11
Deposit premiums received on perpetual fire risks.....		\$741 00
Aggregate Income received during the year in cash.....		\$2,982,457 27

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Net amount paid for losses.....	\$1,235,853 75	\$86,947 43
		\$1,372,801 23
Dividends paid		720,000 00
Commissions and brokerage.....		396,614 63
Salaries and other charges of officers, clerks and other employes ..		152,152 55
State, national and local taxes.....		51,616 31
All other payments, viz.: General expenses, printing, advertising, postage, exchange, expressage, traveling expenses, etc.....		191,006 88
Deposit premiums returned on perpetual fire risks....		\$255 00
Aggregate Expenditures during the year in cash.....		\$2,884,191 70

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$262,246,692	\$3,341,039 36	\$1,826,016	\$75,185 87
Written or renewed during the year (including perpetual).....	225,105,50	2,652,391 32	36,404,917	162,986 26
Totals	\$514,352,196	\$5,993,430 68	\$38,230,933	\$238,172 13
Deduct those expired and marked off as terminated.	222,038,703	2,544,473 27	37,626 145	225 936 15
In force at the end of the year ..	\$292,313,493	\$3,448,952 41	\$604,785	\$12,235 98
Deduct amount reinsured.....	3,707,496	43,727 25		
Net amount in force.....	\$288,605,997	\$3,405,225 16	\$604,785	\$12,235 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$132,009,780	\$1,663,378 03	1—2	\$831,689 01
1884	Two years.....	3,097,333	30,319 87	1—4	7,579 97
1885		3,624,938	36,021 13	3—4	27,015 85
1882	Three years.....	25,848,022	266,955 97	1—6	44,492 66
1884		29,442,535	301,169 40	1—2	150,584 70
1885		32,460,290	327,063 73	5—6	272,553 11
1882	Four years... ..	2,376,442	27,242 29	1—8	3,405 28
1883		2,621,159	29,666 85	3—8	11,125 05
1884		2,194,410	25,588 91	5—8	15,989 95
1885		2,064,989	23,992 86	7—8	20,993 75
1881	Five years.....	9,780,507	123,085 54	1—10	12,308 55
1882		10,914,082	135,549 06	3—10	40,664 71
1883		10,448,164	129,975 21	1—2	64,987 60
1884		10,206,259	129,798 08	7—10	90,858 64
1885		10,840,687	139,002 75	9—10	125,102 48
	Perpetual.....	676,400	16,420 50	.95	15,599 48
Totals		\$288,605,997	\$3,405,225 16	.....	\$1,734,950 79

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$98,194,764 36
Total losses paid since organization.....	58,751,343 60
Total cash dividends declared since the Company commenced business.....	14,993,365 00
Total dividends declared payable in stock since organization.....	2,805,000 00
Total amount of the Company's stock owned by the directors at par value	266,100 00
Total amount loaned to stockholders not officers	35,170 00
Total amount of fire losses incurred during the year.....	1,321,636 72
Total amount of inland losses incurred during the year.....	80,442 69

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz. :

	Deposit.	Liability.
Canada	\$100,000 00	\$48,874 36

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	\$56,554,304 00	\$27,917,045 00
Premiums received.....	527,526 00	109,689 00
Losses paid	350,393 00	70,393 00
Amount of losses incurred.....	327,066 00	62,786 00
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Amount of taxes paid to various fire departments.....		\$8,683 82
Amount paid the Comptroller for taxes on premiums.....		3,883 17
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AMERICAN INSURANCE COMPANY

BOSTON, MASS.

[Incorporated June 12, 1818.]

FRANCIS PEABODY, *President.*

J. W. FIELD, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$15,000 00
Interest accrued thereon.....	146 25

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Old Boston National Bank stock.....	\$22,200 00	\$27,084 00	
Columbian National Bank stock.....	20,000 00	26,300 00	
National Eagle Bank stock.....	4,500 00	4,927 50	
Globe National Bank stock.....	17,000 00	16,872 50	
Hamilton National Bank stock.....	14,200 00	18,460 00	
New England National Bank stock.....	8,200 00	9,052 00	
Suffolk National Bank stock.....	10,000 00	11,700 00	
State National Bank stock.....	15,200 00	18,848 00	
National Union Bank stock.....	28,000 00	40,040 00	
Boston and Albany Railroad stock.....	44,700 00	80,460 00	
Boston and Lowell Railroad stock.....	6,500 00	7,930 00	
Old Colony Railroad stock.....	20,000 00	32,000 00	
Merrimack Manufacturing Co. stock.....	8,000 00	10,680 00	
Boston and Albany Railroad bonds.....	35,000 00	42,000 00	
Chicago, Burlington and Quincy R. R. bonds.....	50,000 00	49,125 00	
Eastern Railroad bonds.....	20,000 00	24,300 00	
Chicago, Mil. and St. Paul (Dub. Div.) R. R. bonds..	25,000 00	28,500 00	
Total par and market values.....	\$346,500 00	\$448,279 00	448,279 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Kansas City, St. Jo. and Council Bluff R. R. bonds.....	\$5,000 00	\$6,100 00	\$3,306 25	
Oregon Short Line first mort bonds,	22,000 00	21,120 00	40,000 00	
Oregon Navigation Co. deb. bonds..	6,000 00	6,120 00		
South Carolina State bonds.....	5,000 00	5,350 00		
St. Louis, Iron Mt. and Southern R'way bonds.....	6,000 00	5,460 00		
American Loan and Trust Co. stock,	10,000 00	10,100 00		
Total amounts.....	\$54,000 00	\$54,250 00	\$43,306 25	43,306 25
Cash in office, \$994.89; in bank, \$42,695.28; total.....				43,690 17
Interest due and accrued on stocks and bonds.....				3,004 17
Interest due and accrued on collateral loans.....				727 99
Premiums in due course of collection.....				17,807 63
Bills receivable, not matured, taken for premiums.....				37,475 14
All other assets, viz.: Premiums due from other companies, \$1,685.59; bank tax due from State, \$2,500; total.....				4,185 59
Aggregate amount of all actual, available Assets.....				\$613,622 24

Item not admitted as Available Assets.

Claims in litigation.....	\$8,661 05
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,455 03	
Losses unadjusted, including all reported and supposed losses.....	9,016 14	
Losses resisted, including interest, costs and expenses.....	1,962 70	
Net amount of unpaid losses and claims		\$13,434 49
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$47,207 34	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	29,622 26	
Unearned premiums, at 100 per cent, on marine risks.....	53,582 13	
Total unearned premiums.....		130,411 73
Cash dividends to stockholders, unpaid.....		160 00
Salaries and other miscellaneous expenses, due and accrued.....		659 06
Commissions and brokerage.....		3,212 48
Total liabilities, except capital and net surplus.....		\$147,887 76
Joint stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		165,734 48
Aggregate Liabilities, including paid up capital and net surplus,		\$613,622 24

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received.....	\$129,317 99	\$71,328 79	
Deduct reinsurance, rebate and return premiums....	15,431 29	6,326 99	
Net cash received for premiums.....	\$113,883 70	\$64,931 80	\$178,818 50
Interest received on bonds and mortgages.....			675 00
Income from all other sources.....			23,104 64
Aggregate Income received during the year in cash.....			\$202,598 14

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$60,293 04	\$64,703 01	
Deduct salvages and reinsurances	1,395 55	7,06 47	
Net amount paid for losses.....	\$58,897 49	\$57,596 54	\$116,494 03
Dividends paid.....			15,660 00
Commissions and brokerage.....			29,535 56
Salaries and other charges of officers, clerks and other employes...			14,695 00
State, national and local taxes.....			8,189 29
All other payments, viz.: Rent and agency expenses, Underwriters' Board, \$12,177.15; interest, \$1,206.62; total.....			13,383 77
Aggregate Expenditures during the year in cash.....			\$197,417 65

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums
In force December 31, 1884.....	\$13,542,214	\$132,653 62	\$2,851,743 00	\$52,619 21
Written or renewed in 1885.....	14,220,741	136,478 32	2,551,915 00	43,474 87
Totals.....	\$27,768,953	\$269,131 94	\$5,409,688 00	\$101,492 10
Deduct expirations and cancellations	12,735,089	113,744 88	2,611,281 00	47,909 97
In force December 31, 1885.....	\$15,033,864	\$155,387 06	\$2,768,407 00	\$53,582 13
Deduct amount reinsured.....	522,326	4,810 27		
Net amount in force.....	\$14,511,538	\$150,576 79	\$2,768,407 00	\$53,582 13

Recapitulation of Fire Risks and Premiums.

Year written,	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,733.963	\$94,414 68	1—2	\$47,207 34
1884.....	Two years.....	49,000	233 92	1—4	58 48
1885.....		17,300	95 00	3—4	71 25
1883.....	Three years.....	573,182	5,479 17	1—6	913 19
1884.....		550,353	5,525 80	1—2	2,762 90
1885.....		687,949	7,667 25	5—6	6,389 38
1882.....	Four years.....	19,500	136 78	1—8	17 10
1883.....		4,600	88 43	3—8	33 16
1885.....		5,000	66 87	7—8	58 51
1881.....	Five years.....	554,525	5,527 84	1—10	552 78
1882.....		834,591	7,809 91	3—10	2,342 97
1883.....		1,043,365	8,226 38	1—2	4,113 19
1884.....		706,625	7,324 65	7—10	5,127 25
1885.....		731,585	7,980 11	9—10	7,182 10
Totals.....		\$14,511,538	\$150,576 79	.....	\$76,829 60

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$8,965,000 00
Total losses paid since organization.....	6,307,000 00
Total cash dividends declared since the Company commenced business.....	2,670,000 00
Total amount of the Company's stock owned by the directors at par value.....	13,100 00
Total amount loaned to stockholders and officers.....	58,306 25
Total amount of fire losses incurred during the year.....	63,677 00
Total amount of marine losses incurred during the year.....	43,967 00

Business in the State of New York during the year.

Fire risks written.....	\$4,887,100 00
Premiums received.....	34,014 54
Losses paid.....	20,092 62
Amount of losses incurred.....	23,312 30
Amount of taxes paid to various fire departments.....	792 44
Amount paid the Comptroller for taxes on premiums.....	253 50

AMERICAN INSURANCE COMPANY.

NEWARK, N. J.

[Organized February 20, 1846; commenced business April 1, 1846.]

F. H. HARRIS, *President.* J. H. WORDEN, *Secretary.*

Capital stock of the Company paid up, \$600,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$385,305 68
Loans on bond and mortgage (first liens).....	678,521 75
Loans on bond and mortgage upon which more than one year's interest is due (of which \$2,500 is in process of foreclosure).....	4,500 00
Interest due and unpaid on bond and mortgage loans.....	3,257 58
Interest accrued thereon.....	9,912 54

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$500,000 00	\$615,625 00
Cash in office, \$10,905.52; in bank, \$25,240 35. total.....		36,145 87
Interest due and accrued on United States bonds.....		5,000 00

Premiums in due course of collection.....	\$18,359 81
Rents due and accrued.....	4,531 24
Aggregate amount of all actual, available Assets.....	<u>\$1,761,159 17</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,934 81
Losses unadjusted, including all reported and supposed losses.....	11,656 95
Losses resisted, including interest, costs and expenses.....	5,906 76
Total amount of claims for losses.....	\$23,498 52
Deduct reinsurance thereon.....	1,453 38
Net amount of unpaid losses and claims.....	<u>\$22,045 14</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$142,703 54
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	127,909 13
Total unearned premiums.....	270,612 67
Cash dividends to stockholders, unpaid.....	12,743 90
All other liabilities.....	10,891 04
Total liabilities, except capital and net surplus.....	<u>\$316,292 73</u>
Joint-stock capital paid up in cash.....	600,000 00
Surplus beyond all liabilities.....	844,866 72
Aggregate Liabilities, including paid up capital and net surplus.....	<u><u>\$1,761,159 47</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$443,791 12
Deduct reinsurance, rebate and return premiums.....	74,508 52
Net cash received for premiums (all fire).....	<u>\$369,282 60</u>
Interest received on bonds and mortgages.....	39,364 57
Interest and dividends received from all other sources.....	30,250 00
Received for rent.....	9,120 67
Aggregate Income received during the year in cash.....	<u><u>\$448,017 84</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$215,099 03
Deduct salvages and reinsurances.....	23,154 38
Net amount paid for losses (all fire).....	<u>\$191,944 65</u>
Dividends paid.....	92,189 25
Commissions and brokerage.....	59,883 37
Salaries and other charges of officers, clerks and other employes...	38,795 05
State, national and local taxes.....	14,718 54
All other payments, viz.: Stationery, agency, and miscellaneous expenses.....	30,735 49
Aggregate Expenditures during the year in cash.....	<u><u>\$428,266 35</u></u>

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1884.....	\$51,430,290	\$158,518 99
Written or renewed in 1885.....	48,024,820	446,752 27
Totals.....	<u>\$99,455,110</u>	<u>\$605,271 25</u>
Deduct expirations and cancellations.....	42,665,934	383,921 61
In force December 31, 1885.....	\$56,789,176	\$521,349 64
Deduct amount reinsured.....	1,785,707	17,340 31
Net amount in force.....	<u>\$55,003,469</u>	<u>\$504,009 34</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$31,079,964	\$285,407 00	1—2	\$142,703 54
1884.....	Two years ..	101,843	500 37	1—4	150 09
1885.....		152,017	837 32	3—4	627 93
1883.....	Three years.....	4,003,738	34,060 33	1—6	2,676 73
1884.....		5,547,649	45,438 43	1—2	22,719 22
1885.....		7,159,862	62,494 31	5—6	52,078 58
1882.....	Four years.....	6,975	86 80	1—8	10 85
1883.....		11,100	180 63	3—8	67 75
1884.....		10,275	78 67	5—8	49 16
1885.....		119,850	1,071 82	7—8	937 84
1881.....	Five years	748,024	8,175 04	1—10	817 50
1882.....		848,560	9,417 02	3—10	2,825 11
1883.....		1,187,787	12,295 76	1—2	6,147 83
1884.....		1,696,986	18,201 64	7—10	12,741 15
1885.....	Seven years	2,325,839	25,582 75	9—10	23,024 47
1882.....		3,000	81 25	3—7	24 82
Totals.....		\$55,003,469	\$504,009 32	.....	\$270,612 67

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$4,603,356 93
Total losses paid since organization.....	1,460,131 50
Total cash dividends declared since the Company commenced business	1,408,495 26
Total dividends declared payable in stock since organization.....	600,000 00
Total amount of the Company's stock owned by the directors at par value.	57,015 00
Total amount of fire losses incurred during the year	187,160 13

Business in the State of New York during the year.

Fire risks written.....	\$3,850,244 00
Premiums received	51,447 25
Losses paid.	28,744 60
Amount of losses incurred.....	25,443 07

AMERICAN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 23, 1810.]

THOMAS H. MONTGOMERY, *President.*

ALBERT C. L. CRAWFORD, *Secretary.*

Capital stock of the Company paid up, \$400,000

1. ASSETS.

Market value of real estate owned, unincumbered....	\$137,100 00
Loans on bond and mortgage (first liens)	364,089 50
Interest due and unpaid on bond and mortgage loans.....	309 50
Interest accrued thereon	6,893 44

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$250,000 00	\$273,775 00
Northern Pacific R. R. Co. bonds.....	40,000 00	44,500 00
Delaware R. R. Co. bonds.....	5,000 00	5,600 00
North Pennsylvania R. R. Co. bonds	50,000 00	65,560 00
Shamokin Valley and Pottsville R. R. Co. bonds....	20,000 00	25,000 00
Philadelphia and Reading R. R. Co. bonds.....	145,000 00	112,250 00
New York, Lack. and Western R. R. Co. bonds.....	50,000 00	62,000 00
Lehigh Coal and Navigation Co. bonds.....	40,000 00	46,400 00
Stenbenville and Indiana R. R. Co. bonds.....	50,000 00	53,250 00
Pennsylvania Car Trust (series C) bonds	50,000 00	60,625 00
N. Y. and Pacific Car Trust Co. (series A) bonds	3,000 00	3,017 50
N. Y. and Pacific Car Trust Co. (series D) bonds....	20,000 00	20,116 66
Rayway Car Trust of Pennsylvania bonds ..	20,000 00	20,250 00
Pennsylvania Car Trust (series G) bonds.....	25,000 00	25,101 16
Louisville and Nashville Car Trust Co. bonds.....	10,000 00	10,150 00
Schuylkill Navigation Co. bonds.....	12,000 00	11,760 00
Pennsylvania R. R. Co. bonds.....	55,000 00	70,250 00
Philadelphia and Erie R. R. Co. bonds.....	20,000 00	22,100 00
Norfolk and West. R. R. Co. (New River Div.) bonds.	10,000 00	9,800 00

	Par value.	Market value.
Huntingdon and Broad Top Mt. R. R. Co. bonds....	\$10,000 00	\$9,000 00
Phila., Wilmington and Baltimore R. R. Co. bonds..	10,000 00	11,000 00
Elmira and Williamsport R. R. Co. bonds.....	1,000 00	1,050 00
New York and Long Branch R. R. Co. bonds.....	15,000 00	15,032 50
New York, Lake Erie and Western R. R. Co. bonds,	25,000 00	24,625 00
Del. and Rar. Canal and Camden and Amboy R. R.		
and Trans. Co. bonds.....	24,000 00	25,920 00
North Pennsylvania R. R. Co. bonds.....	4,000 00	5,080 00
Belt Road and Stock Yard Co. bonds.....	20,000 00	21,200 00
Chicago and Western Indiana R. R. Co. bonds.....	30,000 00	33,300 00
Corning, Cowanesque and Antrim R. R. Co. bonds..	20,000 00	21,600 00
Philadelphia and Baltimore Central R. R. Co. bonds,	25,000 00	25,233 33
Philadelphia and Reading R. R. Co. bonds.....	500 00	185 00
Philadelphia and Reading R. R. Co. scrip.....	2,100 00	819 00
Delaware and Chesapeake R. R. Co. bonds.....	5,000 00	4,433 33
Lehigh Valley R. R. Co. bonds.....	5,000 00	6,500 00
Texas and Pacific (Eastern Div.) R. R. Co. bonds....	5,000 00	5,300 00
Virginia and Tennessee R. R. Co. bonds.....	25,000 00	26,750 00
Georgia State bonds.....	25,000 00	26,540 00
North Pennsylvania R. R. Co. stock.....	5,000 00	7,000 00
Total par and market values.....	\$1,131,000 00	\$1,202,031 48

\$1,202,031 48

Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$3,000 00	\$3,753 75	\$5,000 00
Camden and Atlantic R. R. Co. bds..	1,000 00	1,180 00	
Lehigh Valley R. R. Co. stock....	1,050 00	1,197 00	
Pennsylvania R. R. Co. stock.....	5,500 00	5,931 25	3,000 00
New Orleans Pac. Ry. Co. bonds..	25,000 00	14,250 00	42,500 00
Texas and Pacific R. R. Co. bonds..	11,000 00	7,535 00	
Charlestown, S. C., Mfg. and Mining			
Co. stock.....	20,300 00	37,555 00	
Insurance Co. State of Pennsylvania,			
stock.....	5,000 00	7,635 00	3,500 00
Pennsylvania R. R. Co. stock.....	900 00	978 75	800 00
Lykens Valley R. R. Co. stock.....	520 00	650 00	
Total amounts.....	\$73,270 00	\$80,905 75	\$54,800 00

54,800 00

Cash in office, \$11,944.08; in bank, \$101,912.49; total.....	113,856 57
Interest due and accrued on stocks and bonds.....	300 00
Interest due and accrued on collateral loans.....	1,225 94
Premiums in due course of collection.....	28,478 35
All other assets.....	7,597 27

Aggregate amount of all actual, available Assets.. \$1,916,682 05

Item not admitted as Available Assets.

Susquehanna Canal Company bonds.....	\$1,750 00
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$40,515 83
Losses unadjusted, including all reported and supposed losses.....	34,096 34
Losses resisted, including interest, costs and expenses.....	29,699 30
Total amount of claims for losses.....	\$104,311 47
Deduct reinsurance thereon.....	970 93

Net amount of unpaid losses and claims..... \$103,340 54

Unearned premiums, at 50 per cent of premiums on fire risks running	
one year or less.....	\$392,930 66
Unearned premiums, <i>pro rata</i> , on fire risks running more than one	
year.....	219,689 97

Total unearned premiums.....	612,620 63
Reinsurances not credited, \$1,102.97; 50 per cent of same.....	551 48
Amount reclaimable on perpetual fire policies.....	352,685 60
Cash dividends to stockholders, unpaid.....	732 00
All other liabilities.....	1,232 15

Total liabilities, except capital and net surplus.....	\$1,071,152 40
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	445,519 65

Aggregate Liabilities, including paid up capital and net surplus, \$1,916,682 05

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1, 157, 335 04
Deduct reinsurance, rebate and return premiums.....	142, 519 48
Net cash received for premiums (all fire).....	\$1, 008, 816 56
Interest received on bonds and mortgages.....	18, 750 24
Interest and dividends received from all other sources	48, 773 31
Income from all other sources.....	4, 167 98
Deposit premiums received on perpetual fire risks	\$82, 059 75
Aggregate Income received during the year in cash.....	\$1 080, 508 08

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$594, 236 45
Deduct salvages and reinsurances.....	16, 838 54
Net amount paid for losses (all fire).....	\$578, 116 92
Dividends paid.....	27 713 00
Commissions and brokerage	192, 674 04
Salaries and other charges of officers, clerks and other employ�es...	131, 403 54
State, national and local taxes	23, 023 52
All other payments.....	2, 019 52
Deposit premiums returned on perpetual fire risks ..	\$6, 139 93
Aggregate Expenditures during the year in cash.....	\$954, 960 54

V. MISCELLANEOUS.

	Risks and Premiums.	Fire risks.	Premiums.
In force December 31, 1884.....		\$85, 322, 071	\$1, 017, 811 27
Written or renewed in 1885.....		86, 948, 402	1, 137, 164 96
Totals ..		\$172, 270, 473	\$2, 154, 976 17
Deduct expirations and cancellations.....		75, 875, 700	929, 063 37
In force December 31, 1885.....		\$96, 394, 773	\$1, 225, 912 80
Deduct amount reinsured.....		2, 510, 034	87, 914 24
Net amount in force		\$93, 884, 739	\$1, 187, 998 56
	Perpetuals.	Risks.	Premiums.
In force December 31, 1885.....		\$14, 152, 686	\$378, 676 05

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1835	One year or less.....	\$59, 140, 237	\$823, 775 57	1-2	\$411, 687 78
1884	Two years.. ..	146, 432	1, 075 42	1-4	273 85
1885		83, 475	489 05	3-4	366 78
1883		6, 809, 817	65, 664 06	1-6	10, 944 01
1884	Three years.....	7, 929, 133	81, 476 23	1-2	40, 733 12
1885		7, 341, 062	78, 458 24	5-6	66, 231 67
1882		210, 051	933 19	1-8	117 27
1883	Four years.....	46, 888	493 70	3-8	185 14
1884		80, 420	867 14	5-8	549 00
1881		987, 602	12, 328 22	1-10	1, 232 62
1882	Five years.....	2, 564, 323	27, 409 50	3-10	8, 223 85
1883		3, 552, 465	39, 439 97	1-2	19, 719 28
1884		3, 706, 844	43, 860 35	7-10	30, 702 23
1885	Six years.....	3, 308, 268	39, 812 94	9-10	35, 831 65
1879		32, 900	732 50	1-14	52 82
1880		49, 650	1, 418 46	3-14	803 96
1881	Seven years... ..	48, 900	771 75	5-14	275 60
1882		54, 200	1, 146 50	1-2	573 25
1883		133, 056	2, 702 92	9-14	1, 737 63
1884	Eight years	59, 850	1, 029 84	11-14	809 16
1885		67, 150	1, 267 00	13-14	1, 195 67
1882		500	20 00	9-16	11 25
1881	Ten years.....	5, 000	150 00	11-20	82 50
1882		22, 000	233 00	13-20	151 45
1883		10, 050	262 25	15-20	196 68
1884		5, 000	50 00	17-20	42 50
Totals.....		\$96, 394, 773	\$1, 225, 912 80	.....	\$631, 577 75
Deduct amount already reinsured		2, 510, 034	87, 914 24	1-2	18, 957 12
Totals.....		\$93, 884, 739	\$1, 187, 998 56	.....	\$612, 620 63

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$11,040,260 55
Total losses paid since organization	6,602,373 13
Total cash dividends declared since the Company commenced business.....	2,280,975 50
Total amount of the Company's stock owned by the directors at par value.....	18,800 00
Total amount loaned to stockholders not officers	3,000 00
Total amount of fire losses incurred during the year	571,783 30

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia.....	\$25,000 00
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Business in the State of New York during the year.

Fire risks written	\$12,683,045 00
Premiums received	108,290 56
Losses paid	57,283 50
Amount of losses incurred	55,096 91
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.. ..	1,457 03
Amount of taxes paid to various fire departments.....	1,591 80

AMERICAN CENTRAL INSURANCE COMPANY.

St. Louis Mo.

[Incorporated February, 1853.]

GEORGE T CRAM, *President.*

CHARLES CHRISTENSEN, *Secretary.*

Capital stock of the Company paid up, \$600,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States currency bonds	\$100,000 00	\$133,000 00
State of Missouri bonds	379,000 00	428,850 00
Missouri Pacific Railway bonds.....	51,000 00	54,060 00
Missouri Pacific Railway bonds.....	25,000 00	28,500 00
North Missouri Railway bonds	25,000 00	28,250 00
St. Louis Cotton Compress Co. bonds.....	31,500 00	28,350 00
St. Louis County Park bonds.....	15,000 00	18,450 00
Laclede Gas-Light Company's bonds.....	5,000 00	4,500 00
Bank of Commerce, St. Louis, stock	21,200 00	97,520 00
Commercial Bank, St. Louis, stock	10,000 00	31,500 00
Third National Bank, St. Louis, stock.....	13,000 00	13,390 00
Mechanics' Bank, St. Louis, stock.....	11,100 00	12,765 00
St. Louis National Bank, St. Louis, stock.....	5,000 00	6,150 00
St. Louis Cotton Compress Co., St. Louis, stock.....	31,600 00	25,280 00
Laclede Gas-Light Co., St. Louis, stock.....	26,700 00	24,030 00
St. Louis Gas-Light Co. stock	2,500 00	11,250 00
Total par and market values	\$752,600 00	\$945,845 00

\$945,845 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
St. Louis Cotton Compress Co b'ds.	\$50,000 00	\$45,000 00	\$99,000 00
St. Louis Cotton Compress Co st'k.	50,000 00	40,000 00	
Texas and St. Louis Railway Co. b'ds.	100,000 00	50,000 00	
Total amounts.....	\$200,000 00	\$135,000 00	\$99,000 00

99,000 00

Cash in office, \$22,175.55; in bank, \$49,047.56; total.	\$71,223 11
Interest due and accrued on collateral loans	2,500 00
Premiums in due course of collection.....	54,224 50
Aggregate amount of all actual, available Assets.....	<u>\$1,172,792 61</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$22,890 28
Losses unadjusted, including all reported and supposed losses.....	26,436 00
Losses resisted, including interest, costs and expenses.....	14,410 21
Total amount of claims for losses.....	\$63,736 49
Deduct reinsurance thereon	11,230 60
Net amount of unpaid losses and claims.....	<u>\$52,505 89</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$188,954 02
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	137,580 75
Total unearned premiums	326,534 77
Commissions due agents	8,133 68
Total liabilities, except capital and net surplus.....	<u>\$387,174 34</u>
Joint-stock capital paid up in cash.....	600,000 00
Surplus beyond all liabilities.....	185,618 27
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$1,172,792 61</u></u>

III. INCOME DURING THE YEAR

Gross cash premiums received	\$588,729 04
Deduct reinsurance, rebate and return premiums	102,443 95
Net cash received for premiums (all fire)	<u>\$486,284 09</u>
Interest and dividends received from all sources.....	63,776 34
Aggregate income received during the year in cash.....	<u><u>\$550,060 43</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$317,029 02
Deduct salvages and reinsurances	24,736 72
Net amount paid for losses (all fire).....	<u>\$292,292 30</u>
Dividends paid	36,000 00
Commissions and brokerage.....	69,738 94
Salaries and other charges of officers, clerks, and other employes..	45,034 12
State, national and local taxes	9,831 07
All other payments, viz.: Rent, \$5,083.33; postage, express, telegraph, exchange, \$5,176.66; advertising, \$396.04; all other expenditures, \$41,068.04; total.....	<u>52,023 07</u>
Aggregate Expenditures during the year in cash.....	<u><u>\$504,919 50</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$45,063,929	\$641,440 05
Written or renewed in 1885	43,521,584	579,398 32
Totals	<u>\$88,585,513</u>	<u>\$1,220,838 37</u>
Deduct expirations and cancellations.....	41,801,468	560,731 21
In force December 31, 1885.....	\$46,784,045	\$660,107 16
Deduct amount reinsured	1,282,908	20,467 39
Net amount in force	<u>\$45,501,137</u>	<u>\$639,639 77</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$26,267,445	\$377,908 05	1-2	\$188,954 02
1884	Two years	78,109	952 10	1-4	238 02
1885		127,356	1,695 13	3-4	1,271 85
1883	Three years	2,777,815	38,952 79	1-6	6,492 18
1884		3,764,397	45,949 71	1-2	22,974 85
1885	Four years	4,835,407	54,161 39	5-6	45,134 49
1882		44,175	612 52	1-8	76 56
1883	Five years	33,525	513 95	3-8	192 72
1884		39,510	501 63	5-8	313 50
1885	Six years	71,575	984 23	7-8	861 21
1881		1,210,049	19,504 32	1-10	1,950 43
1882	Seven years	1,509,813	23,776 08	3-10	7,732 82
1883		1,424,352	24,150 43	1-2	12,075 21
1884	Eight years	1,661,241	24,581 14	7-10	17,192 79
1885		1,656,368	23,416 30	9-10	21,074 67
Totals		\$45,501,137	\$639,639 77		\$326,534 77

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$8,833,717 51
Total losses paid since organization	4,694,471 28
Total cash dividends declared since the Company commenced business	606,972 40
Total dividends declared payable in stock since organization	81,250 00
Total amount of the Company's stock owned by the directors at par value	57,500 00
Total amount of fire losses incurred during the year	285,151 90

Business in the State of New York during the year.

Fire risks written	\$5,913,281 00
Premiums received	71,813 03
Losses paid	44,615 53
Amount of losses incurred	47,924 41
Amount of taxes paid to various fire departments	1,490 85
Amount paid the Comptroller for taxes on premiums	515 86

ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized May, 1852; commenced business June, 1852.]

J. S. PARISH, President. T. W. HAYWARD, Secretary.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered. \$156,180 26

Stocks, etc., owned by the Company.

	Par value.	Market value.
National Bank of Commerce stock	\$5,000 00	\$5,400 00
Weybosset National Bank stock	5,650 00	7,006 00
Merchants' National Bank stock	10,000 00	12,400 00
Fourth National Bank stock	16,900 00	21,125 00
R. I. Safe Deposit Co. stock	1,000 00	1,100 00
Chicago and Alton R. R. Co. stock	14,300 00	20,020 00
Michigan Central R. R. Co. stock	20,000 00	14,600 00
Total par and market values	\$72,850 00	\$81,651 00

81,651 00

Cash in office, \$799.72; in bank, \$7,552.05; total.....	\$8,351 77
Premiums in due course of collection.....	2,992 65
Rents due and accrued.....	3,310 74
Aggregate amount of all actual, available Assets.....	<u>\$252,486 42</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,117 99
Losses unadjusted, including all reported and supposed losses.....	1,949 57
Losses resisted, including interest, costs and expenses.....	1,500 00
Net amount of unpaid losses and claims.....	<u>\$6,567 56</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$20,386 33
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	3,288 89
Total unearned premiums.....	<u>23,675 27</u>
Cash dividends to stockholders, unpaid.....	248 00
Salaries and other miscellaneous expenses, due and accrued.....	700 00
Borrowed money, due and to become due.....	5,000 00
Total liabilities, except capital and net surplus.....	<u>\$36,190 83</u>
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	16,295 59
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$252,486 42</u>

III. INCOME DURING THE YEAR.

	Fire.	Marine.
Gross cash premiums received.....	\$47,929 51	\$1,346 95
Deduct reinsurance, rebate and return premiums....	6,114 83	850 37
Net cash received for premiums.....	<u>\$41,814 68</u>	<u>\$496 58</u>
		\$42,311 26
Interest and dividends received from all sources.....		3,768 71
Received for rent.....		10,294 60
Aggregate Income received during the year in cash.....		<u>\$56,374 57</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$25,232 13
Deduct salvages and reinsurances.....	177 26
Net amount paid for losses (all fire).....	<u>\$25,054 87</u>
Dividends paid.....	13,773 30
Commissions and brokerage.....	8,275 03
Salaries and other charges of officers, clerks and other employés... ..	8,794 73
State, national and local taxes.....	1,357 44
All other payments.....	4,277 67
Aggregate Expenditures during the year in cash.....	<u>\$61,533 04</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums
In force December 31, 1884.....	\$4,427,923 32	\$54,740 50	\$5,146 00	\$206 05
Written or renewed in 1885.....	4,519,753 70	48,460 40	407,796 00	1,417 81
Totals.....	<u>\$8,947,677 02</u>	<u>\$103,200 90</u>	<u>\$412,942 00</u>	<u>\$1,623 86</u>
Deduct expirations and cancellations.....	4,820,492 18	53,884 89	410,942 00	1,523 86
In force December 31, 1885.....	\$4,127,184 84	\$49,316 10	\$2,000 00	\$100 00
Deduct amount reinsured.....	105,200 00	1,185 51	2,000 00	100 00
Net amount in force.....	<u>\$4,021,984 84</u>	<u>\$48,130 59</u>		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$3,404,729 84	\$40 772 76	1—2	\$20,386 38
1884.....	Two years.....	500 00	1 75	1—4	44
1883.....		16,500 00	185 44	3—4	139 08
1883.....	Three years.....	100,600 00	1,277 99	1—6	213 00
1884.....		69,050 00	853 05	1—2	426 52
1885.....		19,500 00	244 17	5—6	203 48
1884.....	Four years.....	5,100 00	52 45	5—8	32 78
1881.....	Five years.....	94,615 00	1,056 19	1-10	106 62
1882.....		95,150 00	1,053 45	3-10	316 03
1883.....		78,650 00	913 54	1—2	456 77
1884.....		61,590 00	763 25	7-10	534 28
1885.....		76,000 00	956 55	9-10	860 89
Totals.....		\$4,021,984 84	\$48,130 59	.....	\$23,675 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,412,519 21
Total losses paid since organization.....	2,513,274 23
Total cash dividends declared since the Company commenced business.....	391,000 00
Total dividends declared payable in stock since organization.....	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	50,833 33
Total amount of fire losses incurred during the year.....	23,446 96

Business in the State of New York during the year.

Fire risks written.....	\$1,399,415 42
Premiums received.....	10,156 92
Losses paid.....	7,955 10
Amount of losses incurred.....	5,420 15
Amount of taxes paid to various fire departments.....	181 42
Amount paid the Comptroller for taxes on premiums.....	81 53

BOATMAN'S FIRE AND MARINE INSURANCE COMPANY.

PITTSBURG, PA.

[Organized May 20, 1865 : commenced business May 23, 1865.]

OLIVER P. SCAIFE, *President.* HENRY H. SCHENCK, *Secretary.*

Capital stock of the Company paid up. \$250,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$66,404 66
Loans on bond and mortgage (first liens).....	69,022 72
Loans on bond and mortgage upon which, more than one year's interest is due.....	30 62
Interest due and unpaid on bond and mortgage loans.....	5 95
Interest accrued thereon.....	662 86

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Erie and Pittsburg Railroad Co. stock.....	\$15,000 00	\$16,500 00
Merchants and Manufacturers' National Bank stock, Pittsburg.....	2,500 00	2,500 00
Exchange National Bank stock, Pittsburg.....	5,450 00	8,720 00
Pittsburg, Allegheny and Manchester Passenger Ry. Co. stock, Pittsburg.....	5,800 00	8,700 00
Citizens National Bank stock, Pittsburg.....	4,650 00	5,590 00
Iron City National Bank stock, Pittsburg.....	2,000 00	3,520 00
People's Savings Bank stock, Pittsburg.....	1,300 00	1,885 00
Safe Deposit Co. stock, Pittsburg.....	2,250 00	2,700 00
City Insurance Co. stock, Pittsburg.....	1,250 00	1,375 00

	Par value.	Market value.
Monongahela Water Co. stock, Pittsburg	\$950 00	\$1,520 00
Safe Deposit Co. new stock, Pittsburg	7,750 00	4,650 00
Pittsburg, Cincinnati and St. Louis R. R. Co. bds ..	65,000 00	79,950 00
City of Pittsburg Registered Water bonds	9,000 00	11,340 00
City of Pittsburg Coupon Water bonds	8,000 00	10,080 00
City of Pittsburg Street bonds	5,000 00	5,175 00
Allegheny Valley Railroad bonds	2,000 00	11,760 00
Erie and Pittsburg Railroad Co. bonds	5,000 00	5,500 00
Pittsburg, Allegheny and Manchester Passenger Ry Co. bonds, Pittsburg	8,500 00	9,215 00
Point Bridge Co. second mortgage bonds, Pittsburg ..	1,700 00	1,751 00
Liberty School Sub-District bonds, Pittsburg	2,000 00	2,260 00
North Side Bridge Co. first mort. bonds, Pittsburg ..	18,000 00	19,800 00
Connellsville Water Co. coupon bonds, Connellsville ..	5,000 00	5,100 00
Total par and market values	\$188,100 00	\$222,581 00

\$222,581 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Monongahela Navigation Co. stock	\$6,150 00	\$11,070 00	\$10,000 00
Union Switch and Signal Co. bonds	15,000 00	4,500 00	3,000 00
Total amounts	\$11,150 00	\$15,570 00	\$13,000 00

13,000 00

Cash in office \$2,837.44; in bank, \$28,750.24; total	31,593 68
Premiums in due course of collection	23,353 27
Bills receivable, not matured, taken for premiums	250 00
Rents due and accrued	1,314 73

Aggregate amount of all actual available Assets

\$428,279 49

Items not admitted as Available Assets.

Non-dividend-paying stocks	\$642 00
Non-interest bearing bonds and scrip	2,073 13
Book accounts	144 48
Total	\$3,859 61

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$8,957 71
Losses unadjusted, including all reported and supposed losses	14,566 55
Losses resisted, including interest costs and expenses	10,143 28
Total amount of claims for losses	\$33,667 57
Deduct reinsurance thereon	1,056 18

Net amount of unpaid losses and claims

\$32,611 39

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$85,601 94
Unearned premiums, pro rata, on fire risks running more than one year	18,292 51
Unearned premiums, at 50 per cent, on inland navigation risks	651 00

Total unearned premiums

105,551 45

Salaries and other miscellaneous expenses due and accrued	1,009 02
All other liabilities, viz.: Taxes, \$5,219.51; commissions and broker- age, \$5,043.27; return premiums, \$90.28; reinsurance, \$45.15; total	10,398 91

Total liabilities, except capital and net surplus

\$149,570 77

Joint-stock capital paid up in cash

250,000 00

Surplus beyond all liabilities

28,708 72

Aggregate Liabilities, including paid up capital and net surplus,

\$428,279 49

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$220,703 28	\$12,738 31	
Deduct reinsurance, rebate and return premiums . . .	31,535 89	6,166 14	
Net cash received for premiums	\$189,167 39	\$6,572 17	
Interest received on bonds and mortgages			\$195,739 56
Interest and dividends received from all other sources			3,599 35
Received for rent			12,682 10
Income from all other sources			3,596 20
			1,942 57
Aggregate Income received during the year in cash.			\$217,559 78

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	\$118,080 40	\$3,593 41	
Deduct salvages and reinsurances	2,560 11		
Net amount paid for losses	\$115,520 29	\$3,593 41	
Commissions and brokerage			\$119,118 70
Salaries and other charges of officers, clerks and other employes . .			37,035 80
State, national and local taxes			10,537 93
All other payments			4,774 73
			12,036 58
Aggregate Expenditures during the year in cash			\$183,503 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884	\$9,826,057	\$143,071 55	\$36,691	\$2,477 55
Written or renewed in 1885	15,397,706	1225,220 72	819,263	6,919 42
Totals	\$25,223,763	\$368,292 27	\$855,950	\$9,396 97
Deduct expirations and cancellations	11,303,356	161,206 91	834,460	8,088 97
In force December 31, 1885	\$13,920,407	\$207,085 36	\$21,500	\$1,308 00
Deduct amount reinsured	183,243	2,654 49		
Net amount in force	\$13,737,164	\$204,430 87	\$21,500	\$1,308 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$11,011,990	\$173,209 89	1-2	\$86,604 94
1884	Two years	8,000	147 57	1-4	36 89
1885		31,550	258 37	3-4	194 15
1883	Three years	745,280	6,559 76	1-6	1,093 29
1884		715,714	9,109 89	1-2	4,554 95
1885	Four years	1,125,180	13,649 66	5-6	11,374 72
1883		10,000	100 00	3-8	37 50
1885	Five years	1,500	15 00	7-8	13 13
1881		9,000	128 00	1-10	12 80
1883	Five years	11,150	217 08	1-2	108 54
1884		20,050	325 50	7-10	227 85
1885		47,750	709 65	9-10	638 69
Totals		\$13,737,164	\$204,430 87		\$104,897 45

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$1,517,220 07
Total losses paid since organization	844,211 13
Total cash dividends declared since the Company commenced business	204,607 30
Total dividends declared payable in stock since organization	112,500 00
Total amount of the Company's stock owned by the directors at par value	45,200 00
Total amount of fire losses incurred during the year	121,776 68
Total amount of inland losses incurred during the year	3,514 56

Business in the State of New York during the year.

Fire risks written.....	\$3,168,794 34
Premiums received.....	35,471 61
Losses paid.....	26,861 22
Amount of losses incurred.....	25,413 47
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	396 39
Amount of taxes paid to various fire departments.....	549 04
Amount paid the Comptroller for taxes on premiums.....	218 47

CALIFORNIA INSURANCE COMPANY.

SAN FRANCISCO, CALIFORNIA.

[Organized and commenced business February, 1861.]

C. T. HOPKINS, *President.*L. J. BROMWELL, *Secretary.*

Capital stock of the Company paid up, \$600,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$135,632 55
Loans on bond and mortgage (first liens).....	9,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$160,000 00	\$198,400 00
Oakland Gas bonds.....	25,000 00	25,750 00
Los Angeles Gas bonds.....	15,000 00	15,750 00
Northern Pacific Railroad bonds.....	35,000 00	39,900 00
Spring Valley Water Co. bonds.....	24,000 00	29,340 00
Pacific Rolling Mill Co. bonds.....	9,000 00	9,450 00
Bank of California stock.....	17,200 00	44,880 00
First National Bank stock.....	30,000 00	36,000 00
Oakland, Bank of, Savings stock.....	27,550 00	31,407 00
Grangers' Bank stock.....	20,000 00	12,000 00
California Wire Works Co. stock.....	10,000 00	6,000 00
Pacific Rolling Mill Co. stock.....	20,000 00	18,000 00
Safe Deposit and Trust Co stock.....	15,000 00	6,900 00
Wells, Fargo & Co. stock.....	20,000 00	24,000 00
Geary Street Park and Ocean Railroad Co. stock.....	25,000 00	26,125 00
London, Paris and American Bank stock.....	20,000 00	18,200 00
Oakland Gas-Light and Heat Co. stock.....	50,000 00	16,750 00
Spring Valley Water Co. stock.....	50,000 00	48,000 00
Total par and market values.....	\$582,750 00	\$606,852 00

606,852 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
California Dry Dock Co. bonds.....	\$2,000 00	\$2,100 00	\$1,000 00
Cash in office, \$13,629.28; in bank, \$159,980.50; total.....			173,609 78
Interest due and accrued on stocks and bonds and on bank deposits.....			10,474 57
Interest due and accrued on collateral loans.....			72 00
Premiums in due course of collection.....			53,865 09
Bills receivable, not matured, taken for premiums.....			12,407 53

Aggregate amount of all actual, available Assets \$1,002,913 52

Item not admitted as Available Assets.

Non-dividend paying stock \$7,800 00

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$24 809 00
Losses resisted, including interest, costs and expenses	900 00
Net amount of unpaid losses and claims.....	\$25,709 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$140,678 06
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	61,755 16
Unearned premiums, at 50 per cent, on inland navigation risks.....	2,095 76
Unearned premiums, at 100 per cent, on marine risks.....	50,234 75
Total unearned premiums.....	254,761 73
Commissions and brokerages.....	7,507 97
Total liabilities, except capital and net surplus	\$287,978 70
Joint-stock capital paid up in cash.....	600,000 00
Surplus beyond all liabilities.....	114,934 82
Aggregate Liabilities, including paid up capital and net surplus,	\$1,002,913 52

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$445,283 37	\$118,819 23
Deduct reinsurance, rebate and return premiums.....	141,999 08	33,146 91
Net cash received for premiums.....	\$303,284 29	\$85,672 32
Interest received on bonds and mortgages.....		\$388,956 61
Interest and dividends received from all other sources.....		557 65
Received for rent.....		30,742 17
		6,970 00
Aggregate Income received during the year in cash.....		\$427,226 43

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Net amount paid for losses	\$237,066 12	\$27,173 19
Dividends paid.....		\$264,239 31
Commissions and brokerage.....		54,000 00
Salaries and other charges of officers, clerks and other employes... ..		51,846 20
State, national and local taxes.....		30,154 68
All other payments, viz.: Rent, \$3,600; postage, express and exchange, \$3,841.33; printing, stationery and advertising, \$8,298.90; Boards of Underwriters, Fire Department, \$2,376.84; telegraphing, \$379.28; sundry unclassified expenses, \$6,569.64; furniture, \$1,205.03; adjusting expenses, \$1,968.17; traveling, \$15,297.58; total		13,776 12
		43,536 77
Aggregate Expenditures during the year in cash.....		\$457,553 08

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1884.....	\$30,954,447	\$447,037 32	\$703,873	\$48,630 21
Written or renewed in 1885	32,865,082	444,993 53	6,854,253	114,860 98
Totals.....	\$63,819,529	\$892,030 85	\$7,558,126	\$163,491 19
Deduct expirations and cancellations,	32,017,111	441,099 63	6,392,910	94,428 45
In force December 31, 1885.....	\$31,802,418	\$450,931 22	\$1,165,216	\$69,062 74
Deduct amount reinsured.....	4,202,176	61,822 88	269,579	14,638 44
Net amount in force.....	\$27,600,242	\$389,108 34	\$895,637	\$54,424 30

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$19,950,677	\$231,350 12	1—2	\$111,678 00
1884	{ Two years.....	89,051	1,476 02	1—4	369 00
1885		107,251	1,315 19	3—4	386 38
1883		1,457,424	22,386 32	1—6	3,731 05
1881	{ Three years.....	2,036,301	28,205 47	1—2	11,102 73
1885		2,775,296	28,250 18	5—6	31,975 15
1882		9,897	219 92	1—8	27 48
1883	{ Four years.....	6,860	95 55	3—8	35 83
1884		12,100	237 90	5—8	148 69
1885		30,525	562 19	7—8	491 92
1881	{	56,705	768 10	1-10	70 81
1882		132,767	1,694 58	3-10	308 37
1883		197,537	2,435 61	1—2	1,217 80
1884	{ Five years	322,595	4,553 55	7-10	3,167 45
1885		385,256	5,551 66	9 10	4,996 50
Totals.....		\$27,600,242	\$339,103 34	.....	\$202,432 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$4,824,677 39
Total losses paid since organization	2,352,208 74
Total cash dividends declared since the Company commenced business	1,006,200 00
Total dividends declared payable in stock since organization	50,000 00
Total amount of the Company's stock owned by the directors at par value	68,000 00
Total amount of fire losses incurred during the year	222,106 15
Total amount of marine and inland losses incurred during the year	28,923 19

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.

Oregon	\$50,000 00
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Business in the State of New York during the year.

Fire risks written	\$5,392 385 00
Premiums received	43,050 20
Losses paid	26,485 81
Amount of losses incurred	25,349 14
Amount of taxes paid to various fire departments	608 96
Amount paid the Comptroller for taxes on premiums	319 96

CITIZENS' INSURANCE COMPANY

St. Louis, Mo.

[Organized and commenced business 1837.]

J. B. M. KEHLOR, President.

JOHN P. HARRISON, Secretary.

Capital stock of the Company paid up, \$200,000

I. ASSETS.

Market value of real estate owned, unincumbered	\$11,600 00
Loans on bond and mortgage (first liens)	56,500 00
Interest accrued thereon	405 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
North Missouri R. R. Co. bonds	\$100,000 00	\$112,500 00
Laclede Gas-Light Co. bonds	35,000 00	35,875 00
Venice Elevator Co. bonds	32,000 00	32,160 00
Advance Elevator Co. bonds	10,000 00	10,050 00
St. Louis Chamber Commerce Association bonds	12,000 00	12,000 00
City of St. Joseph, Mo., bonds	15,000 00	12,000 00
St. Louis Grain Elevator Co. bonds	10,000 00	10,700 00
Laclede Gas-Light Co. stock	22,000 00	19,810 00
Valley Elevator Co. stock	20,160 00	13,000 00
Total par and market values	\$256,160 00	\$258,125 00

258,125 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
J. B. M. Kehler Company stock.	\$100,000 00	\$100,000 00	\$75,000 00
Cash in office, \$3,890; in bank, \$17,230.98; total			75,000 00
Interest due and accrued on collateral loans			21,121 32
Premiums in due course of collection			815 00
			13,737 25
Aggregate amount of all actual, available Assets			\$137,303 57

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$3,626 00
Losses unadjusted, including all reported and supposed losses	4,231 00
Losses resisted, including interest, costs and expenses	1,500 00
Net amount of unpaid losses and claims	\$9,357 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$34,900 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	10,969 90
Total unearned premiums	45,869 90
All other liabilities	2,514 00
Total liabilities, except capital and net surplus	\$58,100 90
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	179,202 67
Aggregate Liabilities, including paid up capital and net surplus	\$437,303 57

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received	\$95,131 75	\$4,447 00
Deduct reinsurance, rebate and return premiums	12,761 50	738 12
Net cash received for premiums	\$82,370 25	\$3,708 88
Interest received on bonds and mortgages		3,954 00
Interest and dividends received from all other sources		15,422 30
Aggregate Income received during the year in cash		\$105,456 03

IV EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Net amount paid for losses	\$43,695 43	\$1,112 16
Dividends paid		12 000 00
Commissions and brokerage		15,787 00
Salaries and other charges of officers, clerks and other employes		7,000 00
State, national and local taxes		3,350 60
All other payments		3,754 16
Aggregate Expenditures during the year in cash		\$90,699 35

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884	\$4,974,811	\$71,010 00		
Written or renewed in 1885	7,782,523	94,445 52	\$710,578	\$4,246 70
Totals	\$12,757,334	\$165,455 52	\$710,578	\$4,246 70
Deduct expirations and cancellations	6,311,570	73,041 17	710,578	4,246 70
In force December 31, 1885	\$6,445,764	\$92,414 35		
Deduct amount reinsured	100,000	1,790 35		
Net amount in force	\$6,345,764	\$90,618 00		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1885.....	One year or less.....	\$4,878, 735	\$69, 920 00	1—2	\$34, 060 00
1884.....	Two years.....	1, 000	29 00	1—4	7 25
1883.....		7, 022	63 00	3—4	47 25
1883.....	Three years.....	242, 201	3, 626 00	1—6	604 30
1884.....		308, 079	4, 410 00	1—2	2, 205 00
1885.....	Four years.....	373, 790	5, 257 00	5—6	4, 380 80
1883.....		5, 000	60 00	3—8	22 50
1885.....	Five years.....	3, 700	92 00	7—8	80 50
1881.....		66, 626	1, 035 00	1—10	103 50
1882.....		118, 830	1, 596 00	3—10	471 80
1883.....		142, 538	1, 881 00	1—2	940 50
1884.....		107, 800	1, 423 00	7—10	996 10
1885.....		90, 443	1, 226 00	9—10	1, 103 40
Totals		\$6, 345, 764	\$90, 618 00	.....	\$45, 929 90

Answers to General Interrogatories.

Total losses paid since organization.....	\$2, 783, 988 00
Total cash dividends declared since the Company commenced business.....	695, 798 00
Total dividends declared payable in stock since organization.....	165, 000 00
Total amount of the Company's stock owned by the directors at par value.....	138, 100 00
Total amount loaned to stockholders and officers.....	138, 100 00
Total amount of fire losses incurred during the year.....	46, 000 00
Total amount of inland losses incurred during the year.....	1, 112 60

Business in the State of New York during the year.

Fire risks written.....	\$1, 223, 280 00
Premiums received.....	12, 008 40
Losses paid.....	2, 880 72
Amount of losses incurred.....	2, 880 72

CITIZENS' INSURANCE COMPANY.

CINCINNATI, OHIO.

[Organized or incorporated January 21, 1851; commenced business March 11, 1853.]

F. X. RENO, *President.* JOHN B. ABERNATHY, *Secretary.*

Capital stock of the Company paid up, \$200,000

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$13, 500 00	\$16, 740 00
First National Bank of Cincinnati stock	10, 400 00	25, 896 00
Third National Bank of Cincinnati stock	22, 500 00	27, 000 00
Fourth National Bank of Cincinnati stock	13, 000 00	21, 450 00
National Lafayette Bank, Cincinnati, stock	15, 000 00	30, 000 00
Cleveland and Pittsburg R. R. Co. stock	15, 000 00	21, 900 00
Cincinnati, Hamilton and Dayton R. R. Co. stock ...	10, 000 00	9, 600 00
Cincinnati Street Railway Co. stock.....	9, 400 00	9, 400 00
Security Ins. Co. of Cincinnati stock.....	1, 000 00	850 00
Cincinnati Gas-Light and Coke Co. stock.....	27, 100 00	52, 574 00
Hamilton County Court House Rebuilding bonds....	15, 000 00	15, 450 00
Cin., Ham. and Indianapolis R. R. Co. 1st mort. bds.	2, 000 00	2, 280 00
Hamilton County, Ohio, Expense bonds.....	1, 500 00	1, 635 00
Total par and market values.....	\$155, 400 00	\$234, 775 00
Cash in office, \$581.70; in bank, \$21,854.60; to a'		\$234, 775 00
Premiums in due course of collection		22, 436 30
Bills receivable, not matured, taken for premiums.....		7, 372 82
		852 26
Aggregate amount of all actual available Assets.....		\$265, 436 38

Item not admitted as Available Assets

Bills receivable other than those taken for premiums \$5,599 03

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due \$61 31
 Losses unadjusted, including all reported and supposed losses 671 25

Net amount of unpaid losses and claims. \$732 56

Unearned premiums, at 50 per cent of premiums on fire risks running
 one year or less \$26,853 25
 Unearned premiums, *pro rata*, on fire risks running more than one
 year 5,420 41
 Unearned premiums, at 50 per cent. on inland navigation risks. 938 75

Total unearned premiums 33,216 11
 All other liabilities, viz.: Taxes, \$355.34; commissions, \$121.82;
 miscellaneous \$1,971.90; total 2,449 06

Total liabilities, except capital and net surplus. \$36,397 73
 Joint-stock capital paid up in cash 200,000 00
 Surplus beyond all liabilities. 29,038 65

Aggregate Liabilities, including paid up capital and net surplus, \$265,436 38

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.	\$61,685 45	\$5,091 10	
Deduct reinsurance, rebate and return premiums ..	22,825 23	825 21	
Net cash received for premiums.	<u>\$38,859 22</u>	<u>\$4,265 83</u>	
			\$43,125 08
Interest and dividends received from all sources.			10,042 78
Received for increased capital.		\$100,000	

Aggregate Income received during the year in cash. \$53,167 86

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.	\$23,431 70	\$4,615 45	
Deduct salvages and reinsurances.	2,794 19	36 22	
Net amount paid for losses.	<u>\$20,637 51</u>	<u>\$4,579 23</u>	
			\$25,216 74
Dividends paid.			8,000 00
Commissions and brokerage.			5,738 22
Salaries and other charges of officers, clerks and other employes ..			7,385 00
State, national and local taxes.			325 44
All other payments.			3,421 00

Aggregate Expenditures during the year in cash. \$50,086 40

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premium.
In force December 31, 1884.	\$1,629,586	\$24,124 79	\$46,150	\$4,534 50
Written or renewed in 1885.	4,716,926	66,669 66	109,895	3,131 63
Totals.	<u>\$6,346,512</u>	<u>\$90,794 45</u>	<u>\$156,045</u>	<u>\$7,666 13</u>
Deduct expirations and cancellations.	2,077,853	27,693 13	129,545	5,788 63
In force December 31, 1885.	\$4,268,659	\$63,101 32	\$26,500	\$1,877 50
Deduct amount reinsured.	2,250	20 47		
Net amount in force.	<u>\$4,266,409</u>	<u>\$63,080 85</u>	<u>\$26,500</u>	<u>\$1,877 50</u>

	Par value.	Market value.
Masonic Bank	\$5,000 00	\$5,000 00
Citizens' National Bank	5,000 00	6,500 00
Allegheny National Bank	10,000 00	13,000 00
Duquesne National Bank	14,200 00	17,750 00
Third National Bank	10,000 00	15,500 00
Marine National Bank	10,000 00	10,200 00
Mechanics' National Bank	1,250 00	2,500 00
Metropolitan National Bank	10,000 00	10,000 00
German National Bank, Allegheny	2,500 00	2,875 00
Total par and market values	\$169,100 00	\$210,753 00

\$210,753 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Masonic Bank stock	\$4,450 00	\$4,450 00	\$10,699 00
Fifth Avenue Bank stock	2,500 00	2,500 00	
Mechanics' National Bank stock	250 00	500 00	
Iron City National Bank stock	700 00	1,400 00	
People's Insurance Company stock	1,750 00	2,660 00	
United States bond	5,000 00	6,150 00	5,000 00
Marine National Bank stock	1,500 00	1,500 00	950 00
City Insurance Company stock	1,000 00	1,400 00	1,000 00
Allegheny Gas stock	1,925 00	3,080 00	2,100 00
Pittsburg Nat. Bk. of Commerce stk.	25,000 00	35,000 00	18,000 00
Union Insurance Company stock	4,000 00	4,000 00	3,200 00
P., C. and St. L. R. R. Co. bond	1,000 00	1,800 00	2,500 00
Mt. Oliver Incline Plane Co. bonds	2,000 00	2,000 00	5,000 00
Monongahela Insurance Co. stock	6,000 00	6,000 00	
Monongahela Incline Plane Co. stk.	3,550 00	4,615 00	3,550 00
Allegheny Gas Company stock	6,725 00	10,760 00	9,500 00
Citizens' National Bank stock	500 00	650 00	500 00
Armenia Insurance Co. stock	3,000 00	2,500 00	1,500 00
German Nat. Bank, Allegheny, stock	2,340 00	2,645 00	2,000 00
Fifth National Bank stock	10,000 00	12,000 00	10,000 00
Guarantee Co., North America, stock	250 00	250 00	200 00
Total amounts	\$23,400 00	\$105,860 00	\$75,699 00

75,699 00

Cash in office, \$4,253.48; in bank, \$25,351.59; total	29,605 07
Interest due and accrued on stocks and bonds	621 66
Premiums in due course of collection	23,341 54
Bills receivable, not matured, taken for premiums	910 00
All other assets	555 83

Aggregate amount of all actual, available Assets..... \$684,163 78

II. LIABILITIES.

Net amount of unpaid losses and claims	\$30,777 91
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$37,985 68
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	58,062 72
Unearned premiums, at 50 per cent, on inland navigation risks	1,177 50
Total unearned premiums	147,225 90
Salaries and other miscellaneous expenses, due and accrued	500 00
Total liabilities, except capital and net surplus	\$178,503 81
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	5,659 97
Aggregate liabilities, including paid up capital and net surplus	\$684,163 78

III. INCOME DURING THE YEAR

	Fire.	Inland.
Gross cash premiums received	\$251,039 61	\$3,881 77
Deduct reinsurance, rebate and return premiums	28,260 42	.....
Net cash received for premiums	\$222,779 19	\$3,881 77

\$226,660 96

Interest received on bonds and mortgages.....	\$13,392 66
Interest and dividends received from all other sources.....	14,234 28
Income from all other sources.....	4,909 46
Aggregate Income received during the year in cash.....	\$259,197 36

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$116,998 86
Dividends paid.....	15,000 00
Commissions and brokerage.....	46,454 23
Salaries and other charges of officers, clerks and other employes.....	11,832 42
State, national and local taxes.....	8,272 77
All other payments.....	30,840 64
Aggregate Expenditures during the year in cash.....	\$229,398 92

V. MISCELLANEOUS

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$17,841,627	\$213,485 11	\$42,250	\$2,717 50
Written or renewed in 1885.....	24,206,765	258,786 95	258,155	3,881 77
Totals.....	\$42,048,392	\$472,272 06	\$300,405	\$6,599 27
Deduct expirations and cancellations.....	18,729,147	194,540 86	255,905	3,859 27
In force December 31, 1885.....	\$23,319,245	\$277,731 20	\$44,500	\$2,740 00
Deduct amount reinsured.....	341,079	4,296 54	6,000	85 00
Net amount in force.....	\$22,978,166	\$273,434 66	\$38,500	\$2,655 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$15,297,253	\$175,971 31	1-2	\$87,985 65
1884.....	Two years.....	304,965	2,898 50	1-4	721 62
1885.....		110,047	1,078 97	3-4	809 23
1883.....	Three years.....	1,362,864	15,900 50	1-6	2,650 08
1884.....		1,692,099	20,627 30	1-2	14,818 65
1885.....	Four years.....	3,214,144	35,398 80	5-6	29,499 00
1883.....		12,400	134 79	3-8	50 35
1884.....	Five years.....	49,006	589 03	5-8	368 15
1885.....		50,132	614 20	7-8	537 42
1881.....	Six years.....	8,000	72 00	1-10	7 20
1882.....		8,500	161 50	3-10	46 45
1883.....	Seven years.....	91,202	1,191 34	1-2	595 67
1884.....		240,940	4,269 79	7-10	2,988 79
1885.....	Eight years.....	424,620	5,516 57	9-10	4,964 91
Totals.....		\$22,978,166	\$273,434 66		\$146,018 40

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,058,700 00
Total losses paid since organization.....	896,646 00
Total cash dividends declared since the Company commenced business.....	634,000 00
Total amount of the Company's stock owned by the directors at par value.....	105,150 00
Total amount loaned to stockholders and officers.....	25,150 00
Total amount of fire losses incurred during the year.....	123,337 00
Total amount of inland losses incurred during the year.....	1,500 00

Business in the State of New York during the year.

Fire risks written.....	\$5,935,700 00
Premiums received.....	51,272 68
Losses paid.....	30,036 72
Amount of losses incurred.....	34,290 07
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	492 53
Amount of taxes paid to various fire departments.....	1,078 79
Amount paid the Comptroller for taxes on premiums.....	391 99

COMMERCIAL INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Organized or incorporated February 26, 1872; commenced business March 1, 1872.]

JOHN H. WISE. *President.*

CHARLES A. LATON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$2,000 00
Loans on bond and mortgage (first liens).....	190,604 58
Interest due and unpaid on bond and mortgage loans.....	1,135 69

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$50,000 00	\$61,750 00	
Shasta County, Cal., bonds.....	16,000 00	17,200 00	
Rocklin School District bonds	5,000 00	5,100 00	
Merchants' Exchange Bank stock (in liquidation)....	190,000 00	39,900 00	
Springfield Valley Water-Works stock	20,500 00	19,680 00	
North Beach Mission R. R. Co. stock.....	12,000 00	12,000 00	
Total par and market values	\$293,500 00	\$155,630 00	155,630 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Cal. Furniture Manufacturing Co	\$12,000 00	\$12,000 00	\$4,000 00	4,000 00
Cash in office, \$4,028 01; in bank, \$24,641.49; total.. ..				28,669 50
Interest due and accrued on stocks and bonds.....				979 16
Interest due and accrued on collateral loans.....				16 15
Premiums in due course of collection.....				65,444 63
Bills receiveable, not matured, taken for premiums.....				7,411 00
Aggregate amount of all actual, available Assets				\$455,890 71

Item not admitted as Available Assets.

Commercial note.....	\$950 00
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II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$11,499 31
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	128,967 05
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	17,691 35
Unearned premiums, at 50 per cent, on inland navigation risks.....	9,665 25
Unearned premiums, at 100 per cent—on marine risks.....	1,031 26
Total unearned premiums.....	157,354 91
All other liabilities, viz.: Commissions and brokerage, \$2,750; return premiums, \$1,802.77; total.....	4,552 77
Total liabilities, except capital and net surplus	\$173,406 99
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	82,483 72
Aggregate Liabilities, including paid up capital and net surplus,	\$455,890 71

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$366,912 81	\$40,448 59	
Deduct reinsurance, rebate and return premiums....	46,400 54	6,470 93	
Net cash received for premiums.....	\$320,512 27	\$33,977 66	
			\$354,489 93
Interest received on bonds and mortgages.....			14,598 12
Interest and dividends received from all other sources			5,938 36
Income from all other sources			349 81
Aggregate Income received during the year in cash.....			\$375,376 22

IV. EXPENDITURES DURING THE YEAR.

	Fire	Marine and inland.	
Net amount paid for losses	\$195,741 23	\$17,388 43	\$213,135 66
Dividends paid			24,000 00
Commissions and brokerage.....			67,760 61
Salaries and other charges of officers, clerks and other employees ..			26,829 50
State, national and local taxes.....			6,543 25
All other payments.....			23,485 71
Aggregate Expenditures during the year in cash.....			\$361,754 73

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$15,171,952	\$270,772 51	\$309,801	\$20,375 72
Written or renewed in 1885.....	24,624,543	394,738 31	2,567,823	41,307 28
Totals.....	\$39,796,495	\$665,510 82	\$2,877,629	\$61,579 00
Deduct expirations and cancellations.....	20,808,009	268,887 12	2,596,583	41,067 34
In force December 31, 1885.....	\$18,938,486	\$296,623 70	\$281,041	\$20,511 76
Deduct amount reinsured.....	571,826	10,800 41	1,500	150 00
Net amount in force.....	\$18,416,660	\$285,823 29	\$279,541	\$20,361 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1885.....	One year or less.....	\$17,223,015	\$268,130 65	1-2	\$134,065 33
1883.....	Three years.....	299,997	5,151 10	1-6	858 52
1884.....		432,276	6,901 97	1-2	2,450 98
1885.....		900,443	13,678 85	5-6	11,474 04
1883.....		12,600	292 17	1-2	146 03
1884.....	Five years.....	12,050	240 70	7-10	168 49
1885.....		108,105	2,138 26	9-10	1,895 29
Totals.....		\$18,988,486	\$296,623 70		\$152,058 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,840,084 99
Total losses paid since organization.....	1,346,670 40
Total cash dividends declared since the Company commenced business.....	452,000 00
Total dividends declared payable in stock since organization.....	\$80,000 00
Total amount of the Company's stock owned by the directors at par value.....	117,800 00
Total amount loaned to stockholders, officers and directors.....	\$18,000 00
Total amount of fire losses incurred during the year.....	186,003 02
Total amount of marine and inland losses incurred during the year.....	12,138 43
Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:	
Oregon	\$61,750 00

Business in the State of New York during the year.

Fire risks written.....	\$3,830,350 00
Premiums received.....	41,950 23
Losses paid.....	30,460 07
Amount of losses incurred.....	26,204 31
Amount of taxes paid to various fire departments.....	463 07
Amount paid the Comptroller for taxes on premiums.....	244 80

CONCORDIA FIRE INSURANCE COMPANY

MILWAUKEE, WIS.

[Organized or incorporated March 17, 1870; commenced business March 22, 1870.]

JOBST H. BUENING, *President*

GUSTAV WOLLAEGER, *Secretary*

Capital stock of the Company paid up, \$200,000

I ASSETS.

Loans on bond and mortgage (first liens).....	\$259,645 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,500 is in process of foreclosure)....	1,500 00
Interest due and unpaid on bond and mortgage loans.....	105 00
Interest accrued thereon.....	3,246 89

Bonds, etc., owned by the Company.

	Par value.	Market value.
Township New Holstein, Wis., bonds.....	\$30,000 00	\$30,000 00
Township Schleswig, Wis., bonds.....	10,000 00	10,000 00
Cook County, Illinois, bonds.....	5,000 00	5,750 00
Chicago River Improvement bonds.....	1,000 00	1,150 00
Chicago Water Loan bonds.....	3,000 00	9,400 00
Chicago River Improvement bonds.....	6,000 00	7,200 00
Chicago Sewerage Loan bonds.....	25,000 00	25,625 00
Cincinnati Consolidated Sinking Fund bonds.....	40,000 00	44,000 00
Washington County, Illinois, bonds.....	15,000 00	15,000 00
Total par and market values.....	\$140,000 00	\$148,125 00
Cash in office, \$1,923.75; in bank, \$36,995.21; total.....		38,918 96
Interest due and accrued on stocks and bonds.....		2,152 77
Premiums in due course of collection.....		22,154 84

Aggregate amount of all actual, available Assets..... \$475,838 46

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,517 82
Losses unadjusted, including all reported and supposed losses.....	12,103 32
Losses resisted, including interest, costs and expenses.....	1,200 00
Total amount of claims for losses.....	\$16,821 14
Deduct reinsurance thereon.....	300 00
Net amount of unpaid losses and claims.....	\$16,521 14
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$81,762 70
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	93,925 18
Total unearned premiums.....	175,687 88
Cash dividends to stockholders, unpaid.....	56 00
Salaries and other miscellaneous expenses, due and accrued.....	180 65
Total liabilities, except capital and net surplus.....	\$192,445 67
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	83,392 79
Aggregate Liabilities, including paid up capital and net surplus.....	\$475,838 46

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$245,691 66
Deduct reinsurance, rebate and return premiums	22,389 18
Net cash received for premiums (all fire).....	\$227,302 48
Interest received on bonds and mortgages.....	16,244 56
Interest and dividends received from all other sources.....	8,344 62
Aggregate Income received during the year in cash.....	\$251,891 66

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$123,373 35
Deduct salvages and reinsurances.....	1,257 95
Net amount paid for losses (all fire).....	\$122,115 40
Dividends paid.....	15,960 00
Commissions and brokerage.....	50,046 24
Salaries and other charges of officers, clerks and other employes ..	9,190 67
State, national and local taxes.....	5,139 44
All other payments, viz.: Rent, postage, stationery, traveling and advertising.....	14,009 01
Aggregate Expenditures during the year in cash... ..	\$216,460 76

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$20,234,427	\$253,311 21
Written or renewed in 1885.....	18,572,670	255,230 66
Totals.....	\$38,807,097	\$513,541 87
Deduct expirations and cancellations.....	13,823,51.	176,558 71
In force December 31, 1885.....	\$24,983,580	\$336,983 16

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Proportion unearned.	Premiums unearned.
1885	One year or less	\$10,678,133	\$163,525 11	1-2	\$81,762 70
1884	Two years.....	112,561	904 99	1-4	226 25
1885		115,778	938 31	3-4	703 73
1883	Three years.....	3,188,101	35,936 47	1-6	6,156 08
1884		3,894,995	45,201 48	1-2	22,600 74
1885		4,596,309	53,297 16	5-6	44,414 30
1882	Four years.....	10,375	85 09	1-8	10 64
1883		5,330	40 42	3-8	15 31
1884		27,240	228 16	5-8	142 60
1885		19,030	216 14	7-8	215 37
1881	Five years	350,460	5,401 72	1-10	540 17
1882		427,186	6,620 49	3-10	1,986 14
1883		437,177	6,741 47	1-2	3,370 73
1884		530,874	7,955 73	7-10	5,569 01
1885		590,031	8,860 12	9-10	7,974 11
Totals.....		\$24,983,580	\$336,983 16		\$175,687 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$1,020,055 15
Total losses paid since organization.....	462,493 78
Total cash dividends declared since the Company commenced business.....	73,667 63
Total amount of the Company's stock owned by the directors at par value.....	104,400 00
Total amount loaned to stockholders and officers	34,850 00
Total amount of fire losses incurred during the year	128,448 51

Business in the State of New York during the year.

Fire Risks written	\$32,543 85
Premiums received	23,296 15
Losses paid.....	10,815 77
Amount of losses incurred	13,479 81
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	298 55
Amount of taxes paid to various fire departments	186 63
Amount paid the Comptroller for taxes on premiums.....	182 48

CONNECTICUT FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized June, 1850; commenced business July, 1850.]

J. D. BROWNE, *President.*

CHARLES R. BURT, *Secretary.*

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.	\$86,000 00
Loans on bond and mortgage (first liens).	512,550 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$120,000 00	\$147,600 00	
City of Hartford bonds.....	15,000 00	15,900 00	
City of New Britain bonds.....	15,000 00	15,750 00	
City of Middletown bonds.....	10,000 00	10,600 00	
City of Middletown bonds.	10,000 00	10,000 00	
City of Toledo, Ohio, bonds	10,000 00	10,500 00	
City of Erie, Penn., bonds.	10,000 00	10,300 00	
Cass County, Dakota, bonds.....	13,000 00	13,000 00	
Wapello County, Iowa, bonds.....	10,000 00	10,000 00	
Coffey County, Kansas, bonds.....	10,000 00	10,000 00	
Tiffin, Ohio, Gas Co. bonds.....	14,000 00	14,000 00	
Minneapolis Gas-Light Co. bonds.....	10,000 00	10,450 00	
Traders' Safe and Trust Co., Chicago, bonds.....	10,000 00	10,000 00	
Michigan Central R. R. Co. bonds.....	20,000 00	25,200 00	
Canada Southern R. R. Co. bonds.....	50,000 00	51,000 00	
Quincy, Alton and St. Louis R. R. Co. bonds.....	49,000 00	49,000 00	
New York, New Haven and Hartford R. R. Co. b'ds.	40,000 00	50,800 00	
Eric Railroad Gold Consols.....	25,000 00	31,750 00	
Broadway and Seventh Ave. R. R. Co. bonds	20,000 00	21,800 00	
Dayton and Michigan R. R. Co. bonds	25,000 00	25,500 00	
Chicago, Burlington and Quincy R. R. Co. bonds ..	7,000 00	6,790 00	
Detroit, Lansing and Northern R. R. Co. bonds	2,000 00	2,000 00	
Chicago, Burlington and Quincy R. R. Co. stock....	69,000 00	93,150 00	
Chicago and Northwestern R. R. Co. stock.....	15,000 00	15,900 00	
New York, New Haven and Hartford R. R. Co. stock.	60,000 00	117,000 00	
Pittsburg, Fort Wayne and Chicago R. R. Co. stock..	30,000 00	42,000 00	
Boston and Albany R. R. Co. stock	11,000 00	19,250 00	
New York Central and H. R. R. Co. stock.....	20,000 00	20,800 00	
Detroit, Lansing and Northern R. R. Co. stock	20,000 00	21,600 00	
Chicago, Rock Island and Pacific R. R. Co. stock...	20,000 00	25,200 00	
Willimantic Linen Co. stock	2,500 00	4,000 00	
Importers and Traders' National Bank stock	31,000 00	79,050 00	
Fulton National Bank stock.....	6,900 00	7,935 00	
Farmers and Mechanics' Nat. Bank, Hartford, stock..	18,800 00	18,800 00	
National Exchange Bank, Hartford, stock	20,600 00	28,410 00	
Hartford National Bank, Hartford, stock.....	30,000 00	48,600 00	
First National Bank, Hartford, stock	18,500 00	18,500 00	
Ætna National Bank, Hartford, stock.....	10,000 00	11,000 00	
Phoenix National Bank, Hartford, stock.....	15,000 00	20,250 00	
Charter Oak National Bank, Hartford, stock.....	9,300 00	12,555 00	
Mercantile National Bank, Hartford, stock	10,000 00	10,000 00	
Conn. Trust and Safe Deposit Co., Hartford, stock..	4,500 00	5,850 00	
First National Bank, Minneapolis, Minn., stock.....	16,700 00	20,708 00	
Second National Bank, New Haven, Conn., stock....	2,200 00	3,036 00	
Total par and market values.....	\$936,000 00	\$1,195,964 00	1,195,964 00

Collateral Loans.

	Par value.	Market value.	Amount loaned	
N. Y., N. H. and H. R. R. Co. stock.....	\$1,000 00	\$1,250 00	\$1,200 00	
Union St'k Yd. and Tr. Co., Ch., st'k.....	6,000 00	9,600 00	8,050 00	
Collins' Co., Hartford, stock	2,000 00	1,700 00		
Total amounts	\$9,000 00	\$13,250 00	\$9,250 00	9,250 00

Cash in office, \$302.18; in bank, \$118,976.99; total.....	\$119,279 17
Premiums in due course of collection.....	71,706 58
Aggregate amount of all actual, available Assets.....	<u>\$1,974,749 75</u>

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$69,329 20
Losses resisted, including interest, costs and expenses.....	21,667 37.
Net amount of unpaid losses and claims.....	<u>\$90,396 57</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$339,934 54
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	240,704 83
Total unearned premiums.....	<u>580,669 40</u>
Total liabilities, except capital and net surplus.....	\$671,065 97
Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	303,683 78
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$1,974,749 75</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,101,421 68
Deduct reinsurance, rebate and return premiums.....	181,987 87
Net cash received for premiums (all fire).....	\$919,433 81
Interest received on bonds and mortgages.....	31,038 15
Interest and dividends received from all other sources	63,127 54
Aggregate Income received during the year in cash.....	<u>\$1,013,599 50</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	\$533,657 11
Dividends paid	80,000 00
Commissions and brokerage.....	141,902 22
Salaries and other charges of officers, clerks and other employes...	86,583 04
State, national and local taxes	22,006 68
All other payments.....	84,438 60
Aggregate Expenditures during the year in cash.....	<u>\$948,587 71</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado risks.	Premiums.
In force December 31, 1884.....	\$86,714,693	\$1,026,227 89
Written or renewed in 1885.....	87,661,313	1,101,421 68
Totals.....	\$174,376,006	\$2,126,650 67
Deduct expirations and cancellations.....	81,918,314	1,003,861 85
Net amount in force.....	<u>\$92,457,692</u>	<u>\$1,126,777 72</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$51,361,431	\$679,929 03	1-2	\$339,934 54
1884	Two years.....	136,644	1,369 00	1-4	249 00
1885		175,282	1,653 12	3-4	1,243 50
1883	Three years.....	7,545,317	75,427 00	1-6	12,571 82
1884		8,822,253	88,545 07	1-2	44,272 91
1885	Four years ..	10,229,524	110,121 00	5-6	91,773 00
1882		352,082	3,527 11	1-3	449 61
1883	Five years.....	318,411	3,274 20	2-3	1,227 85
1884		162,553	1,714 19	5-8	1,071 25
1885	Six years.....	142,090	1,464 00	7-3	1,231 07
1881		2,004,752	24,555 48	1-10	2,455 54
1882	Seven years.....	2,476,660	29,491 19	3-10	8,847 34
1883		2,897,997	32,076 69	1-2	16,038 34
1884	Eight years.....	2,687,375	33,058 35	7-10	23,140 85
1885		3,147,521	39,982 55	9-10	35,984 25
Totals.....		<u>\$92,457,692</u>	<u>\$1,126,777 72</u>	....	<u>\$580,669 40</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$7,151,252 16
Total losses paid since organization.....	3,866,701 70
Total cash dividends declared since the Company commenced business.....	1,185,000 00
Total amount of the Company's stock owned by the directors at par value.....	95,300 00
Total amount loaned to stockholders not officers.....	9,550 00
Total amount loaned to directors.....	12,050 00
Total amount of fire losses incurred during the year.....	527,395 90

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

	Deposits.	Liabilities.
Oregon.....	\$50,000 00	\$8,203 00
Georgia.....	25,000 00	9,117 00
North Carolina.....	10,000 00	7,406 00
Virginia.....	35,000 00	11,854 00

Business in the State of New York during the year.

Fire risks written.....	\$13,189,400 00
Premiums received.....	142,635 64
Losses paid.....	108,209 52
Amount of losses incurred.....	96,441 79

DETROIT FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

[Incorporated February 1, 1866; commenced business March 14, 1866.]

WILLIAM A. BUTLER, President. JAMES J. CLARK, Secretary.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$49,708 72
Loans on bond and mortgage (first liens).....	583,708 62
Loans on bond and mortgage upon which more than one years' interest is due (of which \$19,780.80 is in process of foreclosure),.....	21,183 80
Interest due and unpaid on bond and mortgage loans.....	12,427 86
Interest accrued thereon.....	695 87

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.
United States bonds.....	\$30,000 00	\$33,375 00
Wayne County sewer bonds.....	500 00	593 00
City of Detroit Public Building stock.....	1,000 00	1,090 00
Total par and market values.....	\$31,500 00	\$35,060 00

35,060 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Mich. School Furniture Co. stock.....	\$750 00	\$750 00	\$600 00
Assignment of mortgage.....	2,000 00	2,000 00	1,500 00
Michigan Savings Bank stock, Detroit, Mich.....	1,000 00	1,100 00	1,000 00
Total amounts.....	\$3,750 00	\$3,850 00	\$3,100 00

3,100 00

Cash in office, \$2,184.02; in bank, \$58,198.97; total.....	60,382 99
Interest due and accrued on stocks and bonds.....	167 91
Interest due and accrued on collateral loans.....	27 51
Premiums in due course of collection.....	21,163 50

Bills receivable, not matured, taken for premiums.....	\$805 85
All other assets, viz.: Rents due and accrued, \$159.68; due for reinsurances on losses paid, \$3,645.44; miscellaneous, \$269.85; total.....	4,075 56
Aggregate amount of all actual, available Assets.....	<u>\$792,508 19</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$23,169 83
Losses unadjusted, including all reported and supposed losses.....	1,650 00
Net amount of unpaid losses and claims.....	<u>\$24,819 83</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$69,532 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	49,674 61
Unearned premiums, at 50 per cent, on inland navigation risks.....	1,165 55
Total unearned premiums....	120,372 77
Premiums to become due to other companies.....	711 79
Total liabilities, except capital and net surplus.....	<u>\$145,904 39</u>
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	346,603 80
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$792,508 19</u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received.....	\$204,359 89	\$42,659 50
Deduct reinsurance, rebate and return premiums.....	24,613 88	4,605 70
Net cash received for premiums.....	<u>\$179,746 01</u>	<u>\$38,053 71</u>
		\$217,799 72
Interest received on bonds and mortgages.....		39,742 15
Interest and dividends received from all other sources.....		4,626 51
Received for rent.....		1,568 02
Aggregate Income received during the year in cash.....		<u>\$263,736 40</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.
Gross amount paid for losses.....	\$89,161 27	\$20,851 01
Deduct salvages and reinsurances.....	91 05	
Net amount paid for losses.....	<u>\$89,070 22</u>	<u>\$20,851 01</u>
		\$109,921 23
Dividends paid.....		70,000 00
Commissions and brokerage.....		29,212 24
Salaries and other charges of officers, clerks and other employes.....		15,857 77
State, national and local taxes.....		8,728 88
All other payments, viz.: Charged profit and loss, \$368.65; contingent expenses, \$13,052.07; total.....		13,420 72
Aggregate Expenditures during the year in cash.....		<u>\$207,140 84</u>

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$17,329,126	\$213,261 48	\$50,500	\$1,357 97
Written or renewed in 1885.....	17,309,741	208,969 81	2,658,146	43,692 78
Totals.....	<u>\$34,938,867</u>	<u>\$422,231 29</u>	<u>\$2,708,646</u>	<u>\$15,050 75</u>
Deduct expirations and cancellations.....	16,184,331	190,604 52	2,597,819	42,719 65
Net amount in force.....	<u>\$18,754,536</u>	<u>\$231,626 77</u>	<u>\$110,827</u>	<u>\$2,331 10</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$10,407,374	\$139,065 22	1-2	\$69,532 61
1884.....	Two years.....	10,500	138 15	1-4	34 54
1885.....		23,250	338 86	2-4	254 15
1883.....		2,132,637	22,843 17	1-6	3,807 19
1884.....	Three years.....	2,376,174	25,526 79	1-3	12,763 30
1885.....		2,882,319	30,997 22	5-6	25,831 02
1882.....		500	4 15	1-8	52
1883.....	Four years.....	2,000	87 50	3-8	32 79
1884.....		9,000	186 36	5-8	116 46
1885.....		400	4 00	7-8	3 50
1881.....	Five years.....	125,675	1,755 91	1-10	175 50
1882.....		155,725	1,962 84	3-10	588 85
1883.....		213,337	2,958 29	1-2	1,479 15
1884.....		212,150	2,975 11	7-10	2,082 58
1885.....		203,495	2,783 20	9-10	2,504 88
Totals.....		\$18,751,536	\$231,626 77	.....	\$119,207 22

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$3,467,519 31
Total losses paid since organization.....	1,851,622 10
Total cash dividends declared since the Company commenced business.....	402,500 00
Total dividends declared payable in stock since organization	150,000 00
Total amount of the Company's stock owned by the directors at par value.....	72,240 00
Total amount loaned to stockholders and officers.....	4,500 00
Total amount of fire losses incurred during the year.....	90,860 73
Total amount of inland losses incurred during the year.....	22,375 68

Business in the State of New York during the year.

	Fire.	Inland.
Risks written.....	\$1,459,221 00	\$164,075 00
Premiums received.....	10,928 09	1,071 38
Losses paid.....	6,552 77	.....
Amount of losses incurred.....	5,585 18	350 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law		\$141 04
Amount of taxes paid to various fire departments.....		209 68
Amount paid the Comptroller for taxes on premiums.....		86 67

ELIOT INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 31, 1872; commenced business January 4, 1873.]

GREENLEAF C. GEORGE, *President*. ALONZO P. CURTIS, *Secretary*.
Capital stock of the Company paid up, \$200,000.]

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$58,200 00
Interest accrued thereon.....	955 34

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$95,000 00	\$106,993 75
Worcester and Nashua R. R. Co. bonds	15,000 00	16,050 00
Fitchburg R. R. Co. bonds	25,000 00	28,000 00
Northampton Town bonds	20,000 00	22,800 00
Boston City bonds	25,000 00	30,400 00
State of Massachusetts bonds.....	15,000 00	16,200 00
Fitchburg R. R. Co. stock	14,700 00	17,640 00
Norwich and Worcester R. R. Co. stock.....	2,500 00	4,175 00
Old Colony R. R. Co. stock	5,000 00	8,000 00
Vermont and Massachusetts R. R. Co. stock.....	5,000 00	6,681 25
Shawmut National Bank stock.....	5,000 00	6,100 00
National Revere Bank stock	3,700 00	4,662 00
Total par and market values	\$230,900 00	\$267,702 00

Cash in office, \$4,789.32; in bank, \$50,901.45; total.....	\$55,690 77
Interest due and accrued on stocks and bonds.....	2,928 25
Premiums in due course of collection.....	20,101 95
Bills receivable, not matured, taken for premiums.....	110 72
Aggregate amount of all actual, available Assets.....	<u>\$405,689 03</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,684 00
Losses unadjusted, including all reported and supposed losses.....	10,494 00
Net amount of unpaid losses and claims.....	<u>\$14,158 00</u>
Earned premiums, at 50 per cent of premiums on fire risks run- ning one year or less	\$69,339 87
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	22,933 13
Total unearned premiums.....	92,273 00
Cash dividends to stockholders, unpaid.....	210 00
Rent due and accrued	625 00
All other liabilities	3,500 00
Total liabilities, except capital and net surplus.....	<u>\$110,766 00</u>
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	94,923 03
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$405,689 03</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$176,123 68
Deduct reinsurance, rebate and return premiums.....	21,623 50
Net cash received for premiums (all fire).....	<u>\$154 503 18</u>
Interest received on bonds and mortgages.....	2,099 75
Interest and dividends received from all other sources	13,027 66
Income from all other sources.....	986 48
Aggregate Income received during the year in cash.....	<u><u>\$170,617 07</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$64,693 50
Deduct salvages and reinsurances.....	2,015 69
Net amount paid for losses (all fire).....	<u>\$62,677 81</u>
Dividends paid.....	19,840 00
Commissions and brokerage	30,716 72
Salaries and other charges of officers, clerks and other employes. .	9,473 76
State, national and local taxes.....	4,429 11
All other payments, viz.: Rent and all other expenses.....	7,818 61
Aggregate Expenditures during the year in cash.....	<u><u>\$134,956 01</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.	\$12,120,999	\$162,215 78
Written or renewed in 1885.	13,851,882	177,120 14
Totals.....	<u>\$25,972,881</u>	<u>\$339,335 92</u>
Deduct expirations and cancellations	11,837,816	117,156 09
In force December 31, 1885....	\$14,115,065	\$192,179 76
Deduct amount reinsured.....	674,003	8,623 79
Net amount in force.	<u>\$13,441,059</u>	<u>\$183,555 97</u>

Recapitulation of Fire Risks and Premiums.

Year written	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$10,049,286	\$138,679 74	1—2	\$69,339 87
1884		158,316	3,114 29	1—4	778 57
1885		45,534	494 95	3—4	371 21
1883	Two years.....	353,314	4,959 97	1—6	826 67
1884		413,862	6,042 66	1—2	3,021 33
1885		625,533	7,925 44	5—6	6,604 52
1882	Three years ..	19,901	121 71	1—8	15 27
1883		14,536	183 28	3—8	68 74
1884		12,427	177 41	5—8	110 88
1885	Four years.....	17,376	152 91	7—8	133 90
1881		268,681	3,396 81	1—10	339 68
1882		263,812	3,391 32	3—10	417 40
1883	Five years	461,104	5,175 57	1—2	2,587 78
1884		383,475	5,543 74	7—10	3,880 62
1885		353,902	4,196 17	9—10	3,776 53
Totals		\$13,441,059	\$183,555,97	.....	\$92,273 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$1,517,508 04
Total losses paid since organization	706,272 67
Total cash dividends declared since the Company commenced business	230,000 00
Total amount of the Company's stock owned by the directors at par value	15,000 00
Total amount of the losses incurred during the year	64,030 81

Business in the State of New York during the year.

Fire risks written	\$1,818,247 06
Premiums received	11,405 00
Losses paid	4,648 00
Amount of losses incurred	3,584 00
Amount of taxes paid to various fire departments	241 33
Amount paid the Comptroller for taxes on premiums	92 48

EQUITABLE FIRE AND MARINE INSURANCE COMPANY.

PROVIDENCE, R. I.

[Incorporated May 15, 1859; commenced business-September, 1860.]

FRED. W. ARNOLD, *President.*

JAMES E. TILLINGHAST, *Secretary.*

Capital stock of the Company paid up. \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$129,900 00
Loans on bond and mortgage (first liens)	40,150 00
Interest accrued thereon	400 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$50,000 00	\$61,625 00
Old National Bank of Providence stock	50,000 00	55,000 00
National Bank of Commerce, Providence, stock	17,000 00	18,360 00
American National bank, Providence, stock	10,000 00	9,000 00
Third National Bank, Providence, stock	3,000 00	3,690 00
Fourth National Bank, Providence, stock	10,000 00	12,300 00
First National Bank of Warren stock	10,000 00	10,000 00
New York Central and H. R. R. R. Co. stock	10,000 00	10,550 00
Illinois Central R. R. stock	10,000 00	13,950 00
Union Pacific R. R. bonds	25,000 00	28,500 00
New York Elevated R. R. bonds	25,000 00	30,875 00
Pawtuxet Valley R. R. bonds	22,000 00	27,810 00
Quincy, Alton and St. Louis R. R. bonds	10,000 00	10,000 00

Total par and market values	\$252,000 00	\$291,460 00
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291,460 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Mechanics' Nat. Bank of Providence stock	\$1,000 00	\$1,440 00	\$200 00
			\$900 00
Cash in office, \$2,123.92; in bank, \$32,732.45; total.....			34,856 37
Premiums in due course of collection.....			20,937 75
Rents due and accrued.....			2,046 00
Aggregate amount of all actual available Assets.....			\$520,640 12

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$730 00
Losses unadjusted, including all reported and supposed losses	16,720 00
Losses resisted, including interest, costs and expenses.....	3,000 00
Net amount of unpaid losses and claims.....	\$21,260 00
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less	\$24,050 23
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	31,231 61
Unearned premiums, at 100 per cent, on marine risks.....	1,776 61
Total unearned premiums.....	116,948 05
Cash dividends to stockholders, unpaid.....	903 10
Salaries and other miscellaneous expenses, due and accrued.....	2,500 00
Total liabilities, except capital and net surplus.....	\$141,611 15
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities	79,028 97
Aggregate Liabilities, including paid up capital, and net surplus,	\$520,640 12

III. INCOME DURING THE YEAR

	Fire	Marine.
Gross cash premiums received	\$215,561 63	\$19,710 91
Deduct reinsurance, rebate and return premiums....	22,120 45	2,784 39
Net cash received for premiums.....	\$193,441 18	\$16,926 52
		\$210,373 70
Interest received on bonds and mortgages... ..		2,212 91
Interest and dividends received from all other sources.....		14,279 30
Received for rent		4,918 74
Aggregate Income received during the year in cash		\$231,784 65

IV. EXPENDITURES DURING THE YEAR.

	Fire,	Marine.
Gross amount paid for losses	\$104,502 44	\$13 187 43
Deduct salvages and reinsurances	2,003 10	2,077 76
Net amount paid for losses.. ..	\$102,499 34	\$10,169 67
		\$112,609 01
Dividends paid.....		17,515 80
Commissions and brokerage		37,887 71
Salaries and other charges of officers, clerks and other employes. .		30,074 40
State, national and local taxes... ..		8 297 88
All other payments		150 00
Aggregate Expenditures during the year in cash		\$206,534 80

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks	Premiums.	Marine risks.	Premiums.
In force December 31, 1884	\$18,600,202 63	\$223,465 08	\$187,628 00	\$2,199 59
Written or renewed in 1885	18,544,429 15	217,081 89	2,472,793 14	20,148 96
Totals.....	\$37,144,731 78	\$440,546 97	\$2,660,421 14	\$22,318 55
Deduct expirations and cancellations	17,758,060 61	207,606 80	2,514,212 64	20,175 27
In force December 31, 1885....	\$19,386,671 17	\$232,940 17	\$146,208 50	\$1,873 28
Deduct amount reinsured	224,935 75	2,008 81	15,007 00	96 67
Net amount in force	\$19,161,735 42	\$230,931 36	\$131,201 50	\$1,776 61

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885	One year or less.....	113,391,714 71	\$168,179 66	1-2	\$84,089 83
1884	Two years	41,719 00	339 48	1-4	84 87
1885		90,695 00	727 99	3-4	545 99
1883	Three years.....	583,752 30	5,680 00	1-6	946 66
1884		812,689 00	8,251 42	1-2	4,125 71
1885		788,613 83	9,028 69	5-6	7,523 91
1882	Four years.....	22,990 00	236 12	1-8	29 50
1883		73,927 50	843 53	3-8	316 33
1884		30,870 00	302 67	5-8	189 15
1885		40,350 00	507 33	7-8	443 88
1881	Five years	663,681 75	7,800 37	1-10	780 04
1882		627,669 50	6,778 75	3-10	203 36
1883		626,008 83	6,568 68	1-2	3,284 34
1884		642,969 50	7,550 66	7-10	5,285 16
1885		724,084 50	8,136 01	9-10	7,322 41
Totals		\$19,161,735 42	\$230,931 36	.....	\$115,171 41

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,727,059 74
Total losses paid since organization	1,891,646 02
Total cash dividends declared since the Company commenced business	383,000 00
Total amount of the Company's stock owned by the directors at par value.....	60,910 00
Total amount loaned to stockholders and officers.....	900 00
Total amount of fire losses incurred during the year.....	100,073 17
Total amount of marine losses incurred during the year.....	13,386 35

Business in the State of New York during the year.

Fire risks written	\$4,404,671 75
Premiums received	32,742 89
Losses paid	16,459 29
Amount of losses incurred	16,037 16
Amount of taxes paid to various fire departments.....	624 05
Amount paid the Comptroller for taxes on premiums.....	258 30

FIRE ASSOCIATION OF PHILADELPHIA.

PHILADELPHIA. PA.

[Incorporated March 20, 1820; commenced business September 1, 1817.]

JESSE LIGHTFOOT, *President.*

W. S. WINSHIP, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$70,800 00
Loans on bond and mortgage (first liens)	1,005,960 94
Loans on bond and mortgage upon which more than one year's interest is due.....	1,600 00
Interest due and unpaid on bond and mortgage loans.	7,276 58
Interest accrued thereon.....	15,113 40

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$332,000 00	\$394,915 00
Catawissa R. R. Co. bonds	10,000 00	13,000 00
Camden R. R. Co. bonds	6,000 00	16,480 00
Lehigh Valley R. R. Co. bonds	32,000 00	44,800 00
Masonic Temple R. R. Co. bonds	20,000 00	21,600 00
Pennsylvania R. R. Co. stock	151,500 00	163,620 00
Shamokin Valley and Pottsville R. R. Co. bonds	20,000 00	25,000 00
Philadelphia City bonds	402,000 00	523,727 00
Philadelphia and Erie R. R. Co. bonds	100,000 00	110,000 00
Belt R. R. and Stock Yards Co. bonds	50,000 00	65,000 00
Philadelphia City Passenger Railway Co. bonds	50,000 00	55,000 00
Louisville and Nashville R. R. Co. bonds	100,000 00	104,000 00
Texas and Pacific R. R. Co. bonds	63,000 00	147,780 00
Cincinnati City bonds	125,000 00	162,500 00
Lehigh Valley R. R. Co. bonds	100,000 00	130,000 00
Lehigh Coal and Navigation Co. bonds	100,000 00	127,000 00
Pennsylvania R. R. Co. bonds	221,000 00	258,565 00
Pennsylvania and New York Canal Co. bonds	8,000 00	9,600 00
Phil., Germantown and Norristown R. R. Co. stock	16,550 00	36,089 00
Chestnut Hill R. R. Co. stock	3,500 00	7,630 00
Northern Central Railway Co. bonds	168,000 00	201,600 00
Huntingdon and Broad Top R. R. Co. bonds	15,000 00	16,650 00
Philadelphia and Reading R. R. Co. scrip	10,000 00	3,800 00
Philadelphia and Reading R. R. Co. bonds	25,000 00	20,000 00
Northern Pacific Land Grant bonds	25,000 00	27,000 00
Philadelphia and Reading Car Trust certificates	25,000 00	22,500 00
Car Trust of New York No. 3, series G	20,000 00	15,000 00
Peoria Mercantile Literary Association bonds	25,000 00	25,000 00

Total par and market values \$2,224,150 00 \$2,627,846 00

Cash in office, \$9,934.82 ; in bank, \$187,597.22 ; total	\$2,637,846 00
Interest due and accrued on stocks and bonds	197,532 04
Interest due and accrued on collateral loans	18,166 50
Premiums in due course of collection	81 75
Rents due and accrued	122,392 36
	944 50

Aggregate amount of all actual available Assets \$4,077,714 07

Items not Admitted as Available Assets.

Company's own stock	\$167,400 00
Loans on Company's own stock	5,450 00
Total	<u>\$172,850 00</u>

II. LIABILITIES

Losses adjusted and unpaid, due and to become due	\$62,150 81
Losses unadjusted, including all reported and supposed losses	67,661 30
Losses resisted, including interest, costs and expenses	42,144 23

Total amount of claims for losses \$171,956 39
Deduct reinsurance thereon 10,467 38

Net amount of unpaid losses and claims \$161,489 01

Unearned premiums at 50 per cent of premiums on fire risks running, one year or less	\$607,601 94
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	399,213 31

Total unearned premiums 1,006,815 25

Amount reclaimable on perpetual fire policies 1,798,467 73

Total liabilities, except capital and net surplus	\$2,966,771 99
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	610,942 08

Aggregate Liabilities, including paid up capital and net surplus, \$4,077,714 07

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,749,639 78
Deduct reinsurance, rebate and return premiums	214,644 17

Net cash received for premiums (all fire) \$1,534,995 61

Interest received on bonds and mortgages.....	\$52,201 30
Interest and dividends received from all other sources.....	143,305 57
Received for rent.....	5,102 29
Income from all other sources.....	3,973 00
Deposit premiums on perpetual fire risks	55,465 08

Aggregate Income received during the year in cash..... \$1,739 577 77

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,013,145 90
Deduct salvages and reinsurances.....	33,863 60
Net amount paid for losses (all fire).....	\$979,282 30
Dividends paid	200,000 00
Commissions and brokerage.....	318,885 85
Salaries and other charges of officers, clerks and other employes..	105,753 57
State, national and local taxes.....	50,478 91
All other payments, viz.: Rent, \$344.40; advertising and printing, \$3,379.19; stationery, \$16,158.69; miscellaneous, \$5,681.96; total,	25,567 24
Deposit premiums returned on perpetual fire risks.....	\$33,163 64

Aggregate Expenditures during the year in cash..... \$1,679,967 87

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums
In force December 31, 1884	\$241,642,250	\$3,827,157 00
Written or renewed in 1885.....	139,054,872	1,757,163 05
Totals.....	\$380,727,122	\$5,584,320 05
Deduct expirations and cancellations	119,288,417	1,619,514 99
In force December 31, 1885	\$261,438,705	\$3,964,805 06
Deduct amount reinsured	1,330,521	18,554 73
Net amount in force.....	\$260,108,184	\$3,946,250 33

Recapitulation of Fire Risks and Premiums

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$100,455,916	\$1,215,203 89	1-2	\$607,601 94
1884	Two years	202,977	2,423 36	1-4	605 84
1885		158,460	1,714 66	3-4	1,285 99
1883	Three years	14,379,122	145,015 21	1-6	24,174 20
1884		14,539,040	145,229 89	2-2	72,614 34
1885		15,413,088	146,960 51	5-6	122,467 42
1882	Four years.....	368,608	17,913 08	1-8	2,243 51
1883		290,121	3,267 78	3-8	1,225 42
1884		322,452	3,619 26	5-8	2,262 04
1885		289,775	3,143 25	7-8	2,750 34
1891	Five years	4,416,432	58,057 57	1-10	5,805 75
1882		5,549,320	66,225 33	3-10	19,867 59
1883		5,207,084	66,354 11	1-2	33,177 05
1884		6,346,241	73,211 24	7-10	51,247 86
1885		6,010,032	66,094 85	9-10	59,485 36
	Perpetuals.....	\$6,169,516	1,931,750 94	.....	1,798 467 73
Totals		\$260,108,184	\$3,946,250 33	.....	\$2,805,282 98

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$18,640,915 00
Total losses paid since organization.....	10,210,904 00
Total cash dividends declared since the Company commenced business.....	2,979,762 00
Total amount of the Company's stock owned by the directors at par value	\$0,450 00
Total amount loaned to stockholders	5,150 00
Total amount of fire losses incurred during the year	966,900 19

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia.....	\$25,000 00
Virginia	25,000 00
North Carolina.....	10,000 00

Business in the State of New York during the year:

Fire risks written.....	\$24,303,919 00
Premiums received.....	247,388 94
Losses paid.....	173,909 41
Amount of losses incurred.....	170,355 32

FIRE INSURANCE COMPANY OF THE COUNTY OF PHILADELPHIA.

PHILADELPHIA, PA.

[Organized or incorporated May 31, 1832; commenced business April 19, 1833.]

JAMES N. STONE, President. JOHN WELSH DULLES, Secretary.

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$44,500 00
Loans on bond and mortgage (first liens) and ground rents.....	157,250 00
Interest due and unpaid on bond and mortgage loans.....	1,497 25
Interest accrued thereon.....	1,019 22

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Jersey City bonds.....	\$9,000 00	\$9,900 00
Lehigh Valley R. R. bonds.....	5,000 00	6,250 00
Lehigh Valley R. R. bonds.....	8,000 00	11,200 00
Lehigh Valley R. R. bonds.....	2,000 00	2,600 00
Lehigh Valley R. R. bonds.....	3,000 00	3,900 00
Delaware and Bound Brook R. R. bonds.....	24,000 00	31,440 00
North Pennsylvania R. R. bonds.....	12,000 00	15,120 00
Catawissa R. R. bonds.....	4,000 00	5,280 00
Pennsylvania Co. bonds.....	17,000 00	18,520 00
Pennsylvania and New York Canal and R. R. bonds.....	6,000 00	7,800 00
Pennsylvania and New York Canal and R. R. bonds.....	4,000 00	4,800 00
Empire and Williamsport R. R. stock.....	550 00	495 00
Huntingdon and Broad Top R. R. and Coal Co. bds.....	2,500 00	2,775 00
Huntingdon and Broad Top R. R. and Coal Co. bds.....	10,500 00	11,865 00
Pittsburg, Cincinnati and St. Louis R. R. Co. bonds.....	20,000 00	24,450 00
Railway Car Trust of Pennsylvania, Series D, bonds.....	3,000 00	3,037 50
American Steamship Co. bonds.....	4,500 00	4,950 00
West Jersey R. R. bonds.....	15,000 00	17,850 00
New York Car Trust, Series D, bonds.....	5,000 00	4,500 00
United New Jersey R. R. and Canal Co. bonds.....	20,000 00	24,000 00
Philadelphia and Erie R. R. bonds.....	10,000 00	11,000 00
Pennsylvania R. R. bonds.....	5,000 00	6,500 00
Pennsylvania R. R. bonds.....	6,000 00	7,800 00
Pennsylvania Car Trust, Series C, bonds.....	15,000 00	15,187 50
Junction R. R. Co. bonds.....	7,000 00	8,260 00
Camden and Atlantic R. R. bonds.....	4,000 00	4,600 00
Belvidere Delaware R. R. bonds.....	1,000 00	1,180 00
Connecting Railway, Series C, bonds.....	2,000 00	2,420 00
Connecting Railway, Series D, bonds.....	1,000 00	1,210 00
West Chester and Philadelphia R. R. bonds.....	2,000 00	2,240 00
Bell's Gap R. R. bonds.....	10,000 00	11,900 00
Philadelphia, Wilmington and Baltimore bonds.....	15,000 00	15,600 00
Philadelphia and Reading R. R. bonds.....	10,000 00	12,100 00
Philadelphia, Germantown and Norrist'n R. R. st'k.....	13,200 00	28,908 00
City of Camden bonds.....	1,000 00	1,270 00
Pennsylvania R. R. consolidated bonds.....	6,000 00	7,320 00
Philadelphia and Reading R. R. bonds.....	10,000 00	7,800 00
Philadelphia and Reading Car Trust bonds.....	10,000 00	10,000 00
United Companies of New Jersey bonds.....	15,000 00	31,125 00
Germantown Passenger R. R. bonds.....	5,000 00	8,950 00
Schuylkill River, East Side R. R. bonds.....	15,000 00	16,050 00
County of Camden, N. J., six per cent Loan bonds.....	4,000 00	4,120 00
Total par and market values.....	\$342,250 00	\$426,283 00

426,283 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nat. Bank of Northern Liberties....	\$3,450 00	\$12,110 00	\$9,700 00
Pennsylvania Co. for Insurance on Lives and Granting Annuities.....	1,000 00	4,000 00	3,000 00
Northern Liberties Gas Co.....	2,650 00	3,922 00	5,200 00
Fire Association of Philadelphia.....	500 00	2,830 00	
Bank of North America.....	1,000 00	3,000 00	12,775 00
City of Pittsburg, Pa.....	1,000 00	1,270 00	
City of Pittsburg, Pa.....	1,000 00	1,290 00	
Pennsylvania Railroad.....	10,150 00	10,962 00	
Northern Liberties Gas Co.....	675 00	991 00	7,050 00
Penn National Bank.....	1,400 00	1,960 00	
Insurance Co. of North America....	660 00	3,600 00	
Chesapeake and Delaware Canal....	500 00	400 00	
Northern Liberties Gas Co.....	3,750 00	5,550 00	
Total amounts.....	\$27,735 00	\$51,885 00	\$37,725 00
Cash in office, \$1,253; in bank, \$11,848.97; total.....			13,101 97
Interest due and accrued on stocks and bonds.....			125 00
Interest due and accrued on collateral loans.....			734 80
Premiums in due course of collection.....			19,510 30
All other assets, viz.: Rents due and accrued, \$287.83; perpetual deposits in other Companies, \$437.50; total.....			725 33
Aggregate amount of all actual, available Assets.....			\$702,476 87

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,483 16
Losses unadjusted, including all reported and supposed losses.....	2,050 00
Losses resisted, including interest, costs and expenses.....	3,000 00
Net amount of unpaid losses and claims.....	\$13,538 16
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$63,052 92
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	13,931 55
Total unearned premiums.....	76,984 47
Amount reclaimable on perpetual fire policies.....	91,006 18
Cash dividends to stockholders, unpaid.....	192 00
All other liabilities, viz.: Taxes and assessments, \$1,200; commis- sions and brokerage, \$3,611.84; total.....	4,811 84
Total liabilities, except capital and net surplus.....	\$186,532 65
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	115,944 22
Aggregate Liabilities, including paid up capital and net surplus.....	\$702,476 87

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$162,791 11
Deduct reinsurance, rebate and return premiums.....	26,942 69
Net cash received for premiums (all fire).....	\$135,848 42
Interest received on bonds and mortgages.....	7,523 00
Interest and dividends received from all other sources.....	23,893 25
Received for rent, etc.....	1,201 07
Income from all other sources.....	69 22
Deposit premiums received on perpetual fire risks.....	\$11,995 05
Aggregate Income received during the year in cash.....	\$168,534 96

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$68,549 66	
Deduct salvages and reinsurances	1,931 69	
Net amount paid for losses (all fire).....		\$66,617 97
Dividends paid.....		23,820 00
Commissions and brokerage		25,438 90
Salaries and other charges of officers, clerks and other employés ..		8,781 10
State, national and local taxes.....		4,756 97
All other payments.....		7,376 80
Deposit premiums returned on perpetual fire risks.....	\$1,995 45	
Aggregate Expenditures during the year in cash.....		\$136,791 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$9,489,936	\$114,158 06
Written or renewed in 1885	14,547,519	169,882 04
Totals.....	\$24,037,455	\$284,040 10
Deduct expirations and cancellations.....	11,936,298	132,310 60
In force December 31, 1885	\$12,101,157	\$151,729 50
Deduct amount reinsured	239,233	1,926 46
Net amount December 31, 1885	\$11,861,924	\$149,803 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885 ..	One year or less.....	\$10,130,221	\$126,105 85	1--2	\$63,052 92
1884 ..	Two years	12,667	187 77	3--4	140 22
1883 ..		35,976	482 39	1--2	241 19
1883 ..	Three years	182,027	1,967 35	1--6	327 59
1881 ..		317,650	3,390 69	3--6	1,695 34
1885 ..		571,125	6,852 41	5--6	5,710 35
1882 ..	Four years	8,900	72 16	1--8	9 02
1883 ..		22,700	299 34	3--8	112 25
1884 ..		5,250	133 36	5--8	52 35
1885 ..		16,978	178 89	7--8	156 51
1881 ..	Five years	42,050	634 20	1--10	63 42
1882 ..		52,494	697 17	3--10	209 13
1883 ..		190,835	2,322 96	5--10	1,161 41
1884 ..		177,101	2,677 70	7--10	1,374 39
1880 ..	Six years.....	1,300	78 00	1--12	6 50
1880 ..		10,350	457 50	3--14	98 02
1881 ..	Seven years.....	13,000	768 75	5--14	274 55
1882 ..		22,600	818 75	7--14	409 36
1883 ..		12,800	362 55	9--14	233 08
1884 ..		5,000	175 00	11--14	137 50
1885 ..		29,100	909 25	13--14	344 25
1880 ..	Ten years	500	35 00	9--20	15 75
1882 ..		2,000	196 00	13--20	127 40
Totals.....		\$118,619 24	\$149,803 04		\$76,984 47

Perpetuals, \$3,484,587. Deposits, \$98,385 06.

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$838,936 16
Total losses paid since organization	492,205 78
Total cash dividends declared since the Company commenced business	406,408 17
Total amount of the Company's stock owned by the directors at par value.....	83,100 00
Total amount loaned to stockholders and officers	3,000 00
Total amount of fire losses incurred during the year	65,846 95

Business in the State of New York during the year.

Fire risks written.....	\$3,303,206 00
Premiums received.....	37,762 43
Losses paid	22,320 92
Amount of losses incurred	22,256 67
Amount of taxes paid to various fire departments.....	441 14

FIREMEN'S INSURANCE COMPANY.

BALTIMORE, MD.

[Organized or incorporated December, 1825; commenced business August 2, 1826.]

JAMES M. ANDERSON, *President*.WILLIAM ARMSTRONG, *Secretary*.

Capital stock of the Company paid up, \$378,000.

I. ASSETS.

Market value of real estate owned, unincumbered \$146,875 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
Maryland State bonds.....	\$117,206 19	\$123,537 07	
Deaf and Dumb Asylum bonds.....	6,000 00	6,390 00	
Treasury Relief bonds.....	25,000 00	28,500 00	
Baltimore City bonds.....	24,500 00	27,011 25	
Baltimore City Consolidated bonds.....	20,000 00	22,050 00	
Baltimore City Park Improvement bonds.....	24,200 00	27,830 00	
Baltimore City Public Park Loan bonds.....	14,700 00	16,206 75	
Virginia State bonds.....	82,419 85	35,680 62	
Tennessee State bonds.....	34,000 00	22,100 00	
Commercial and Farmers' National Bank stock.....	31,000 00	39,060 00	
Farmers and Merchants' National Bank stock.....	1,200 00	1,665 00	
National Mechanics' Bank stock.....	8,080 00	10,100 00	
National Merchants' Bank stock.....	700 00	952 00	
Franklin Bank stock.....	500 00	500 00	
National Bank of Baltimore stock.....	13,200 00	18,480 00	
Baltimore Fire Ins. Co. stock.....	500 00	1,500 00	
Associated Firemen's Ins. Co. stock.....	500 00	750 00	
Total par and market values	\$403,706 04	\$382,312 69	382,312 69
Cash in office, \$2,506.01; in bank, \$26,766.51; total.....			29,272 52
Interest due and accrued on stocks and bonds			6,032 83
Premiums in due course of collection.....			4,179 77
All other assets, viz.: Rents due and accrued, \$1,252.16; Corn and Flour Exchange certificates, \$500; total.....			1,752 16
Aggregate amount of all actual available Assets			\$570,424 97

Item not admitted as Available Assets.

Office furniture..... \$1,897 52

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$682 94
Losses unadjusted, including all reported and supposed losses.....	7,005 71
Net amount of unpaid losses and claims.....	\$7,688 65
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$50,472 54
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	8,237 23
Total unearned premiums.....	58,709 77
Amount reclaimable on perpetual fire policies.....	522 50
Cash dividend to stockholders, unpaid.....	477 90
All other liabilities.....	542 96
Total liabilities, except capital and net surplus	\$67,941 78
Joint-stock capital paid up in cash.....	378,000 00
Surplus beyond all liabilities.....	124,483 19
Aggregate Liabilities, including paid up capital and net surplus.....	\$570,424 97

III. INCOME DURING THE YEAR

Gross cash premiums received	\$126,891 01
Deduct reinsurance, ceded and return premiums	13,776 67
Net cash received for premiums (all fire)	\$113,014 38
Interest and dividends received from all sources	16,155 86
Received for rent	6,518 15
Aggregate Income received during the year in cash	\$136,018 39

IV. EXPENDITURES DURING THE YEAR

Gross amount paid for losses	\$51,033 81
Deduct salvages and reinsurance	14 59
Net amount paid for losses (all fire)	\$51,019 25
Dividends paid	22,537 68
Commissions and brokerage	16,811 42
Salaries and other charges of officers, clerks and other employes	9,197 04
State, national and local taxes	5,948 07
All other payments	10,517 42
Aggregate Expenditures during the year in cash	\$119,030 88

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$22,414,005	\$112,084 82
Written or renewed in 1885	17,610,808	123,482 27
Totals	\$40,051,813	\$235,567 09
Deduct expirations and cancellations	17,120,202	117,882 79
In force December 31, 1885	\$22,934,610	\$117,684 30
Deduct amount reinsured	111,012	923 15
Net amount in force	\$22,823,598	\$116,761 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1885	One year or less	\$20,829,183	\$100,945 09	1-2	\$50,472 51
1884	Two years	10,600	51 86	1-4	12 97
1883		33,800	237 32	3-4	177 99
1882	Three years	485,650	3,392 40	1-6	565 40
1881		446,475	2,783 05	1-2	1,391 52
1880	Four years	418,210	2,690 05	5-6	2,241 70
1879		10,000	56 00	1-8	7 00
1878	Five years	15,500	66 00	3-8	21 75
1877		14,200	96 40	5-8	60 25
1876	Six years	12,100	73 40	7-8	64 19
1875		82,550	1,079 65	1-10	107 96
1874	Seven years	143,200	1,543 95	3-10	463 20
1873		177,817	2,063 32	1-2	1,031 16
1872	Eight years	115,325	1,273 40	7-10	891 48
1871		149,900	1,327 40	9-10	1,194 66
Totals		\$22,934,610	\$117,684 30		\$58,709 77

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$5,671,007 67
Total losses paid since organization	2,762,346 16
Total cash dividends declared since the Company commenced business	3,101,611 00
Total amount of the Company's stock owned by the directors at par value	25,830 00
Total amount of the losses incurred during the year	61,722 49

Business in the State of New York during the year

Fire risks written	\$1,763,724 00
Premiums received	11,533 89
Losses paid	12,359 35
Amount of losses incurred	11,148 51
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	239 00
Amount of taxes paid to various fire departments	259 26
Amount paid the Comptroller for taxes on premiums	118 04

FIREMEN'S INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated and commenced business December 3, 1855.]

S. R. W. HEATH, *President*.CHARLES COLYER, *Secretary*.

Capital stock of the Company paid up, \$600,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$133,265 06
Loans on bond and mortgage (first liens)	687,534 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$3,200 is in process of foreclosure)....	3,200 00
Interest due and unpaid on bond and mortgage loans.....	1,923 72
Interest accrued thereon.....	10,342 33

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$30,000 00	\$39,450 00
Morris and Essex R. R. Co. bonds.....	50,000 00	65,000 00
Central R. R. Co. of New Jersey bonds	44,000 00	47,080 00
Central R. R. Co. of New Jersey adjustment bonds..	6,000 00	6,420 00
Orange and Newark Horse R. R. Co. bonds	40,000 00	44,000 00
Essex Passenger Railway bonds	18,000 00	18,400 00
East Orange Township bonds.....	4,725 19	4,961 45
Morris and Essex R. R. Co. stock.....	50,000 00	65,000 00
Delaware, Lack. and Western R. R. Co. stock.....	50,000 00	62,500 00
Central R. R. Co. of New Jersey stock.	40,000 00	17,600 00
United New Jersey R. R. and Canal Co. stock.	13,900 00	28,495 00
Newark City National Bank stock	20,000 00	25,000 00
Second National Bank stock.....	20,000 00	24,000 00
National Newark Banking Co. stock.....	20,000 00	26,600 00
National State Bank stock.....	25,550 00	30,660 00
Essex County National Bank stock.....	18,900 00	26,082 00
German National Bank stock	4,200 00	4,410 00
American Insurance Co. stock.....	20,000 00	34,000 00
Newark Fire Insurance Co. stock.....	3,585 00	5,019 00
Newark City Insurance Co. stock.....	937 50	937 50
Germania Insurance Co. stock.....	1,400 00	1,000 00
Citizens' Gas-Light Co. stock.....	11,850 00	14,812 50
Paterson Gas-Light Co. stock.....	10,000 00	10,600 00
Newark Gas-Light Co. stock.....	5,000 00	8,500 00
Newark and Rosendale Cement Co. stock.....	3,600 00	4,320 00
Total par and market values	\$511,647 69	\$614,247 45

614,247 45

Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. Y. and Cuba Mail S. S. Co. stock,	\$20,000 00	\$20,000 00	\$30,000 00
Houston and Texas Cen. R'y stock..	10,000 00	2,300 00	
Ocean S. S. Co. of Savannah bonds,	2,000 00	2,000 00	
U. S. and Brazil M. S. S. Co. bonds,	10,000 00	10,000 00	7,500 00
Manufacturers' Nat. Bank stock....	11,200 00	9,520 00	
Newark and Bloomfield S. R'y bds..	6,000 00	6,750 00	
Merchants' Insurance Co. stock.....	5,000 00	7,000 00	5,900 00
North Ward Nat. Bank stock.....	2,000 00	2,000 00	1,800 00
Citizens' Gas-Light Co. Stock.....	1,050 00	1,312 50	990 00
Total amounts.....	\$67,250 00	\$61,882 50	\$52,190 00

52,190 00

Cash in office, \$17,906.52; in bank, \$25,861.18; total.....	43,767 70
Interest due and accrued on collateral loans.....	414 23
Premiums in due course of collection	7,483 22
Rents due and accrued.....	483 67

Aggregate amount of all actual, available Assets..... \$1,554,856 38

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$11,810 50
Losses unadjusted, including all reported and supposed losses.....	10,674 91
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Net amount of unpaid losses and claims.....	\$12,514 41
Unearned premiums, at 50 percent of premiums on fire risks running one year or less.....	\$110,727 87
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	70,029 99
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Total unearned premiums.....	180,757 86
Principal unpaid on scrip ordered to be redeemed.....	2,122 00
Interest unpaid to scrip-holders, due or to become due.....	573 32
<hr/>	
Total liabilities, except capital and net surplus.....	\$195,967 59
Joint-stock capital paid up in cash.....	600,000 00
Surplus beyond all liabilities.....	758,888 79
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Aggregate Liabilities, including paid up capital and net surplus.....	\$1,554,856 38
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III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$304,492 82
Deduct reinsurance, rebate and return premiums.....	22,509 06
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Net cash received for premiums (all fire).....	\$281,983 76
Interest received on bonds and mortgages.....	46,467 21
Interest and dividends received from all other sources.....	33,464 52
Received for rent.....	8,836 14
Income from all other sources.....	41 12
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Aggregate Income received during the year in cash.....	\$370,792 75
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IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$120,036 80
Deduct salvages and reinsurances.....	935 92
<hr/>	
Net amount paid for losses (all fire).....	\$119,100 88
Dividends paid.....	90,000 00
Scrip redeemed in cash and interest paid on scrip.....	10 54
Commissions and brokerage.....	46,253 12
Salaries and other charges of officers, clerks and other employes.....	17,103 98
State, national and local taxes.....	9,133 06
All other payments, viz.: Agency expenses, \$3,707.66; adjusting losses, \$2,411.17; repairs to real estate, \$1,517.69; miscellaneous, \$3,773.18; total.....	11,409 70
<hr/>	
Aggregate Expenditures during the year in cash.....	\$293,011 28
<hr/>	

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$33,673,321	\$292,869 25
Written or renewed in 1885.....	33,783,159	306,137 76
<hr/>		<hr/>
Totals.....	\$67,456,480	\$599,007 01
Deduct expirations and cancellations.....	30,079,148	252,061 43
<hr/>		<hr/>
In force December 31, 1885.....	\$37,377,332	\$316,945 58
Deduct amount reinsured.....	195,824	2,099 12
<hr/>		<hr/>
Net amount in force.....	\$37,181,508	\$314,846 46
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Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less....	\$23,330,562	\$221,445 73	1—2	\$110,727 87
1884.....	Two years.	56,781	433 78	1—4	108 45
1885.....		74,371	459 35	3—4	344 51
1883.....	Three years.....	2,479,574	20,314 46	1—6	3,385 74
1884.....		3,273,886	26,901 69	1—2	13,450 85
1885.....		4,105,353	34,365 67	5—6	28,638 06
1882.....		17,900	213 50	1—8	26 69
1883.....	Four years.....	24,850	269 45	3—8	101 04
1884.....		15,600	162 16	5—8	101 35
1885.....		22,600	188 71	7—8	165 12
1881.....		451,725	5,018 04	1-10	501 80
1882.....	Five years.....	546,300	6,003 36	3-10	1,801 01
1883.....		747,194	7,511 39	1—2	3,755 70
1884.....		832,055	8,722 92	7-10	6,106 04
1885.....		1,201,757	12,826 25	9-10	11,543 63
Totals		\$37,180,508	\$344,846 46	....	\$180,757 86

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$4,030,542 13
Total losses paid since organization	1,425,497 18
Total cash dividends declared since the Company commenced business	822,500 00
Total dividends declared payable in stock since organization	450,000 00
Total amount of the Company's stock owned by the directors at par value...	335,370 00
Total amount loaned to stockholders and officers	1,500 00
Total amount of fire losses incurred during the year.....	128,659 41

Business in the State of New York during the year.

Fire risks written.....	\$6,001,119 00
Premiums received.....	46,994 03
Losses paid.....	23,698 44
Amount of losses incurred	23,760 27
Amount of taxes paid to various fire departments.....	852 37
Amount paid the Comptroller for taxes on premiums.....	348 75

FIREMEN'S INSURANCE COMPANY.

DAYTON, OHIO.

[Organized and commenced business April, 1856.]

SAMUEL CRAIGHEAD, President.

H. N. WILLIAMS, Secretary

Capital stock of the Company paid up, \$250,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$84,147 81
Loans on bond and mortgage (first liens).....	126,203 10
Loans on bond and mortgage upon which more than one year's interest is due (of which \$8,267.32 is in process of foreclosure).	8,267 32
Interest due and unpaid on bond and mortgage loans.....	1,154 31
Interest accrued thereon	2,882 30

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$110,000 00	\$113,300 00
Dayton, O., City bonds	6,000 00	6,150 00
Troy, O., bonds.....	5,000 00	5,175 00
Music Hall Co., Dayton, O., bonds.....	5,000 00	5,000 00
Merchants' National Bank, Cincinnati, O., stock.	13,500 00	17,955 00
Second National Bank, Cincinnati, O., stock.....	5,000 00	7,500 00
Dayton National Bank, Dayton, O., stock.....	2,200 00	3,520 00
Total par and market values.	\$146,700 00	\$158,600 00

158,600 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Citizens St. R. R. Co., Springfield O. stock	\$1,500 00	\$2,250 00	\$1,500 00
Cash in office, \$7,171 85; in bank, \$32,822 25; total			40,300 10
Interest due and accrued on stocks and bonds			834 66
Interest due and accrued on collateral loans			52 20
Premiums in due course of collection			17,486 27
Bills receivable, not matured, taken for premiums			5,348 50
Rents due and accrued			766 34
Aggregate amount of all actual, available Assets			<u>\$447,542 91</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$11,096 58
Losses unadjusted, including all reported and supposed losses	7,434 90
Losses resisted, including interest, costs and expenses	500 01
Net amount of unpaid losses and claims	<u>\$19,031 49</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$70,407 33
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	70,283 44
Total unearned premiums	<u>140,691 37</u>
Cash dividends to stockholders, unpaid	456 80
Total liabilities, except capital and net surplus	<u>\$160,179 65</u>
Joint-stock capital paid up in cash	250,000 00
Surplus beyond all liabilities	37,363 26
Aggregate Liabilities, including paid up capital and net surplus	<u>\$447,542 91</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$246,887 55
Deduct reinsurance, rebate and return premiums	42,012 04
Net cash received for premiums (all fire)	<u>\$204,875 51</u>
Interest received on bonds and mortgages	7,212 86
Interest and dividends received from all other sources	6,653 27
Received for rent	6,240 33
Income from all other sources	172 18
Aggregate Income received during the year in cash.	<u>\$225,154 15</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$117,870 67
Deduct salvages and reinsurance	2,884 90
Net amount paid for losses (all fire)	<u>\$114,985 77</u>
Dividends paid	5,000 00
Commissions and brokerage	43,375 65
Salaries and other charges of officers, clerks and other employes ..	16,104 68
State, national and local taxes	7,533 99
All other payments, viz.: Advertising, traveling expenses, etc., \$12,280.12; expense of Company's building, \$3,733.62; profit and loss, \$1,144.32; total	<u>17,158 06</u>
Aggregate Expenditures during the year in cash	<u>\$204,158 15</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$21,566,883	\$234,543 70
Written or renewed in 1885	16,153,903	246,867 55
Totals	\$38,020,791	\$501,451 25
Deduct expirations and cancellations	14,417,324	214,251 25
In force December 31, 1885	\$23,603,467	\$287,179 97
Deduct amount reinsured	890,225	12,222 29
Net amount in force	\$22,713,242	\$274,957 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$10,502,874	\$140,815 86	1-2	\$70,407 93
1883	Three years	2,644,923	29,617 43	1-6	4,936 24
1884		2,903,045	29,560 10	1-2	14,780 05
1885		3,068,303	32,992 16	5-6	27,492 47
1881		536,461	6,450 02	1-10	645 00
1882	Five years	591,700	7,175 48	3-10	2,152 64
1883		741,740	8,234 79	1-2	4,117 39
1884		782,840	9,709 99	7-10	6,796 99
1885		1,941,356	10,401 55	9-10	9,361 05
Totals		\$22,713,242	\$274,957 68		\$140,691 37

Answers to General Interrogatories

Total premiums received since the organization of the Company	\$2,569,863 54
Total losses paid since organization	1,063,555 37
Total cash dividends declared since the Company commenced business	462,392 40
Total amount of the Company's stock owned by the directors at par value	40,320 00
Total amount of fire losses incurred during the year	127,583 93

Business in the State of New York during the year.

Fire risks written	\$2,564,517 00
Premiums received	28,586 81
Losses paid	16,885 18
Amount of losses incurred	21,531 56
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	55 00
Amount of taxes paid to various fire departments	503 10
Amount paid the Comptroller for taxes on premiums	107 28

FRANKLIN FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated April 22, 1829; commenced business June 1829.]

JAMES W. McALLISTER, *President.*EZRA T. CRESSON, *Secretary*

Capital stock of the Company paid up, \$400,000

I. ASSETS.

Market value of real estate owned, unincumbered	\$437,950 00
Loans on bond and mortgage (first liens)	904,013 67
Interest due and unpaid on bond and mortgage loans	1,326 29
Interest accrued thereon	13,524 44

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$200,000 00	\$225,750 00
Lehigh Valley R. R. bonds	14,000 00	18,200 00
Chicago and Western Indiana first mortgage bonds.	16,000 00	17,920 00
Pennsylvania R. R. Co. collateral trust bonds	26,000 00	27,040 00
Delaware and Bound Brook R. R. bonds	8,000 00	10,640 00
Philadelphia City bonds	50,000 00	64,464 00
City of Camden bonds	1,000 00	1,000 00
City of Pittsburg extended bonds	8,000 00	8,240 00
St. Paul, Minn. and Manitoba first mortgage bonds.	9,000 00	10,350 00
Stony Creek R. R. coupon bonds	4,000 00	4,760 00
Baltimore and Potomac R. R. bonds	21,000 00	26,100 00
Pennsylvania and N. Y. Canal and E. R. Co. bonds.	7,000 00	8,400 00
West Jersey R. R. bonds	10,000 00	12,700 00
Philadelphia and Reading R. R. bonds	17,000 00	19,800 00
Hestonville, M. and F. P. P. Railway Co. bonds	10,000 00	11,500 00
Camden and Amboy R. R. bonds	5,000 00	5,400 00
Connecting R. R. bonds	20,000 00	24,200 00
Easton and Amboy R. R. bonds	25,000 00	27,750 00
Huntingdon and Broad Top first mortgage bonds	5,000 00	5,550 00
Huntingdon and Broad Top scrip	5,000 00	5,550 00
Lehigh Valley R. R. Co. bonds	35,000 00	44,450 00
Elmira and Williamsport R. R. bonds	10,000 00	10,500 00
Philadelphia, W. and Balt. R. R. certificates	25,000 00	25,000 00
N. Y., Lackawanna and Western bonds	25,000 00	31,750 00
West Jersey R. R. Co. bonds	22,000 00	25,080 00
New York Central R. R. extended bonds	25,000 00	26,250 00
Jacksonville and South Eastern gen. mort. bonds	10,000 00	9,000 00
Harrisburg, Mt. Joy and Lancaster extended bonds	25,000 00	26,250 00
Lehigh Coal and Nav. Co. bonds	3,300 00	3,927 00
Northern Central second mortgage bonds	15,000 00	16,200 00
Philadelphia, Wilmington and Baltimore R. R. bonds	10,000 00	10,400 00
West Jersey and Atlantic R. R. bonds	18,000 00	18,900 00
Pennsylvania Company bonds	25,000 00	27,000 00
Louisville and Nashville general mortgage bonds	10,000 00	10,500 00
Stenbenville and Indiana R. R. bonds	30,000 00	33,000 00
Pennsylvania Salt Manufacturing Co. bonds	15,000 00	15,750 00
Camden and Atlantic bonds	14,000 00	15,120 00
Railway Car Trust of Pennsylvania bonds	13,000 00	13,130 00
Northern Central R. R. bonds	35,000 00	37,700 00
Philadelphia and Erie R. R. gold bonds	10,000 00	11,100 00
Lehigh Valley R. R. bonds	68,000 00	73,800 00
Pennsylvania Car Trust bonds	37,000 00	37,620 00
Baltimore and Ohio R. R. bonds	24,500 00	26,215 00
River Front R. R. bonds	13,000 00	16,800 00
Philadelphia, Wilmington and Balt. R. R. stock	6,250 00	6,750 00
Commercial Nat. Bank stock	3,400 00	4,080 00
Continental Hotel preferred stock	1,600 00	1,920 00
Minehill and Schuylkill Haven R. R. stock	25,000 00	30,000 00
Pennsylvania Co. for Insurance on Lives, etc., stock	5,000 00	20,800 00
Total par and market values	\$1,023,050 00	\$1,166,396 00

\$1,166,396 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pennsylvania R. R. Co. stock	\$2,800 00	\$3,024 00	\$1,300 00
Certificate of Deposit Independence National Bank	20,000 00	20,000 00	20,000 00
Northern Pacific R. R. Co. stock	50,000 00	31,000 00	25,000 00
Lehigh Coal and Nav. Co. stock	5,000 00	4,800 00	
Pennsylvania R. R. Co. stock	1,750 00	1,890 00	1,400 00
Pennsylvania R. R. Co. stock	1,750 00	1,890 00	1,500 00
Nash., Chattanooga & St. Louis R. R. bds.	35,000 00	38,750 00	25,000 00
Allegheny Valley R. R. bonds	50,000 00	62,500 00	50,000 00
Pittsburg and Lake Erie R. R. bonds	25,000 00	29,700 00	25,000 00
Standard Oil Trust stock	62,500 00	62,500 00	50,000 00
Total amounts	\$256,800 00	\$255,894 00	\$199,200 00

199,200 00

Cash in office, \$112.66; in bank, \$547,356.20; total	557,468 86
Interest due and accrued on collateral loans	403 27
Premiums in due course of collection	51,973 34

Aggregate amount of all actual, available Assets \$3,130,255 97

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,817 18
Losses unadjusted, including all reported and supposed losses.....	20,110 91
Losses resisted, including interest, costs and expenses.....	9,846 13
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Net amount of unpaid losses and claims.....	\$37,774 22
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$179,249 34
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	242,919 99
<hr/>	
Total unearned premiums.....	422,169 33
Amount reclaimable on perpetual fire policies.....	1,357,561 92
Cash dividends to stockholders, unpaid.....	360 00
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Total liabilities, except capital and net surplus.....	\$1,817,865 47
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities....	912,390 50
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Aggregate Liabilities, including paid up capital and net surplus,	\$3,130,255 97
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III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$577,262 53
Deduct reinsurance, rebate and return premiums.....	71,330 58
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Net cash received for premiums (all fire).....	\$485,931 95
Interest received on bonds and mortgages.....	67,885 04
Interest and dividends received from all other sources.....	42,399 78
Income from all other sources, viz.: Rent, \$20,289.36; policy and transfer fees, \$2,027.50; surveys, \$387; miscellaneous, \$184.32; total	22,888 18
Deposit premiums received on perpetual fire risks.....	\$42,828 75
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Aggregate Income received during the year in cash.....	\$619,104 95
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IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$226,770 02
Dividends paid.....	80,040 00
Commissions and brokerage.....	74,782 41
Salaries and other charges of officers, clerks and other employes...	53,217 22
State, national and local taxes.....	27,018 21
All other payments, viz.: Agency expenses, \$66,949.39; loss expenses, \$1,958.01; repairs to real estate, \$7,947.43; miscellaneous, \$60.00; total	76,914 83
Deposit premiums returned on perpetual fire risks	\$46,553 20
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Aggregate Expenditures during the year in cash.....	\$538,742 69
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$137,549,221	\$2,344,066 60
Written or renewed in 1885.....	53,462,142	607,372 83
<hr/>		
Totals.....	\$191,011,363	\$2,951,439 43
Deduct expirations and cancellations.....	53,427,080	604,978 82
<hr/>		
In force December 31, 1885.....	\$137,584,283	\$2,346,460 55
Deduct amount reinsured.....	1,588,703	19,541 91
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Net amount in force.....	\$135,995,580	\$2,326,918 64
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Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$32,250,107	\$358,498 68	1—2	\$179,249 34
1884.....	{ Two years	121,539	1,409 45	1—4	352 36
1885.....		232,501	1,992 12	3—4	1,494 09
1883.....	{ Three years	8,194,087	87,821 48	1—6	14,636 91
1884.....		7,613,176	82,205 76	1—2	41,102 88
1885.....	{	7,496,068	78,799 25	5—6	65,666 04
1882.....		555,235	5,618 48	1—8	702 31
1883.....	{ Four years.....	534,662	5,801 38	3—8	2,175 52
1884.....		291,921	2,876 66	5—8	1,797 90
1885.....	{	285,717	3,055 94	7—8	2,673 93
1881.....		1,505,645	72,933 51	1—10	7,293 35
1882.....	{ Five years.....	4,738,214	53,681 97	3—10	16,104 57
1883.....		4,379,559	49,119 86	1—2	24,559 93
1884.....	{	3,184,725	38,129 48	7—10	26,690 63
1885.....		3,433,807	41,855 03	9—10	37,669 57
	Perpetual.....	59,766,920	1,462,661 45	.....	1,357,561 92
Totals		\$137,584,283	\$2,346,460 55	.....	\$1,779,731 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$24,250,950 36
Total losses paid since organization	13,350,528 43
Total cash dividends declared since the Company commenced business.....	4,444,000 00
Total amount of the Company's stock owned by the directors at par value.....	41,500 00
Total amount of fire losses incurred during the year.....	217,925 03

Business in the State of New York during the year.

Fire risks written	\$8,878,051 80
Premiums received	83,649 48
Losses paid	42,832 68
Amount of losses incurred	42,832 68
Amount of taxes paid to the Insurance Department on premiums under reciprocal law... ..	135 32
Amount of taxes paid to various fire departments.....	1,683 22
Amount paid the Comptroller for taxes on premiums.....	658 28

FRANKLIN INSURANCE COMPANY.

COLUMBUS, OHIO.

[Organized or incorporated April 29, 1864; commenced business May 25, 1864.]

P. W. HUNTINGTON, *President.* H. O'KANE, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$4,000 00
Loans on bond and mortgage (first liens)	21,653 00
Loans on bond and mortgage upon which more than one year's interest is due.....	1,300 00
Interest due and unpaid on bond and mortgage loans.....	104 00
Interest accrued thereon.....	519 62

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$173,000 00	\$213,655 00
Columbus and Toledo R. R. bonds.....	43,000 00	49,450 00
City of Galion, Ohio, bonds	3,600 00	3,600 00
Total par and market values.....	\$219,600 00	\$266,705 00
Cash in bank		16,380 29
Interest due and accrued on stocks and bonds.....		1,470 00
Premiums in due course of collection.....		11,500 00
Aggregate amount of all actual, available Assets.....		\$323,631 91

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$3,100 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$30,144 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	26,036 26
Total unearned premiums.....	56,180 97
Total liabilities, except capital and net surplus.....	\$59,280 97
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	64,350 94
Aggregate Liabilities, including paid up capital and net surplus.....	\$323,631 91

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$81,913 50
Deduct reinsurance, rebate and return premiums.....	3,686 09
Net cash received for premiums (all fire).....	\$78,227 41
Interest received on bonds and mortgages.....	1,503 79
Interest and dividends received from all other sources.....	10,218 00
Received for rent.....	190 60
Aggregate Income received during the year in cash.....	\$90,139 80

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$41,741 72
Dividends paid.....	14,000 00
Commissions and brokerage.....	12,247 94
Salaries and other charges of officers, clerks and other employes...	7,396 60
State, national and local taxes.....	2,188 99
All other payments, viz.: Rent, \$1,000; general expenses, \$2,193.70; traveling, \$714.78; supplies, \$1,369.25; total.....	5,277 73
Aggregate Expenditures during the year in cash.....	\$82,852 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks	Premiums.
In force Decemoer 31, 1884.....	\$9,631,603	\$98,009 13
Written or renewed in 1885.....	7,511,249	82,803 50
Totals.....	\$17,142,852	\$180,812 63
Deduct expirations and cancellations.....	6,575,124	72,047 88
In force December 31, 1885.....	\$10,567 728	\$108,764 75

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$4,185,715	\$42,552 80	1—2	\$21,276 10
1884.....	Two years.....	87,195	874 31	1—4	218 57
1885.....		55,275	679 64	3—4	509 73
1883.....	Three years.....	1,287,609	13,430 45	1—6	2,238 40
1884.....		1,369,139	13,690 60	1—2	6,845 30
1885.....		1,352,512	13,957 90	5—6	11,631 58
1882.....	Four years.....	9,000	95 65	1—8	11 95
1883.....		6,326	6 34	3—8	25 25
1884.....		18,375	218 07	5—8	136 29
1885.....		32,870	230 80	7—8	201 95
1881.....	Five years.....	276,890	3,036 00	1—10	303 60
1882.....		378,165	3,994 19	3—10	1,198 25
1883.....		400,608	4,160 96	1—2	2,080 48
1884.....		525,697	5,476 10	7—10	3,833 27
1885.....		582,352	6,299 94	9—10	5,669 95
Totals.....		\$10,567,728	\$108,764 75		\$56,180 97

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$761,081 92
Total losses paid since organization.....	319,097 50
Total cash dividends declared since the Company commenced business.....	226,000 00
Total amount of the Company's stock owned by the directors at par value.....	80,400 00
Total amount of fire losses incurred during the year.....	42,257 29

GERMAN FIRE INSURANCE COMPANY.

PITTSBURGH, PA.

[Organized or incorporated March, 1862; commenced business July, 1862.]

CHARLES BARCHFELD, *President.*F. L. GROSS, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$18,074 90
Loans on bond and mortgage (first liens).....	198,644 39
Loans on bond and mortgage upon which more than one year's interest is due.....	5,000 00
Interest due and unpaid on bond and mortgage loans.....	520 11
Interest accrued thereon.....	3,044 48

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$37,700 00	\$44,406 39
Allegheny County Riot bonds.....	11,000 00	11,280 00
Pittsburg Compromise bonds.....	8,000 00	8,775 00
Howard School bonds.....	5,000 00	5,325 00
Kilbuck School bonds.....	4,500 00	4,875 00
Golfax School bonds.....	1,000 00	1,000 00
Alleppo Township School bonds.....	2,500 00	2,875 00
Pittsburg, N. C. and L. E. R. R. bonds.....	3,000 00	3,625 00
Pittsburg and Western R. R. bonds.....	2,000 00	2,390 09
People's Park Passenger Railway bonds.....	5,000 00	5,175 00
German Evangelical Protestant Church bonds.....	2,200 00	2,425 00
German National Bank, Pittsburg, stock.....	7,500 00	16,875 00
Exchange National Bank, Pittsburg, stock.....	5,000 00	8,200 00
Third National Bank, Pittsburg, stock.....	10,000 00	15,500 00
Allegheny National Bank, Pittsburg, stock.....	1,600 00	1,984 00
Manufacturers and Mer. Nat. Bank, Pittsburg, stock.....	2,150 00	2,193 00
Metropolitan National Bank, Pittsburg, stock.....	300 00	300 00
Fifth Avenue Bank, Pittsburg, stock.....	500 00	300 00
First National Bank, Allegheny, stock.....	7,000 00	12,110 00
German National Bank, Allegheny, stock.....	2,600 00	2,990 00
Humboldt School bonds.....	5,000 00	5,250 00

Total par and market values.....	\$123,550 00	\$157,853 89
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Cash in bank.....	157,853 39
Interest due and accrued on stocks and bonds.....	34,707 91
Interest due and accrued on collateral loans.....	695 65
Premiums in due course of collection.....	18 78
Rents due and accrued.....	29,991 20
	362 33

Aggregate amount of all actual, available Assets.....	\$418,914 14
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II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$12,680 15
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$97,379 29
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	74,504 01
Total unearned premiums.....	171,883 30
All other liabilities.....	1,450 00
Total liabilities, except capital and net surplus.....	\$186,013 45

Joint-stock capital paid up in cash.....	\$200,000 00
Surplus beyond all liabilities.	62,900 69

Aggregate Liabilities, including paid up capital and net surplus, \$448,914 14

III. INCOME DURING THE YEAR

Gross cash premiums received	\$287,218 42
Deduct reinsurance, rebate and return premiums.....	36,389 28
Net cash received for premiums (all fire).....	\$250,829 14
Interest received on bonds and mortgages	11,731 00
Interest and dividends received from all other sources	7,014 50
Received for rent.....	459 67

Aggregate Income received during the year in cash \$270,064 31

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$159,176 51
Dividends paid	24,000 00
Commissions and brokerage.....	56,775 81
Salaries and other charges of officers, clerks and other employes ..	22,493 54
State, national and local taxes.....	6,954 31

Aggregate Expenditures during the year in cash..... \$269,400 17

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$22,810,617	\$291,271 57
Written or renewed in 1885	23,000,228	281,321 75
Totals	\$45,810,845	\$575,599 32
Deduct expirations and cancellations	19,398,795	245,752 47
In force December 31, 1885	\$26,412,050	\$329,846 85
Deduct amount reinsured;	337,262	4,157 56
Net amount in force	\$26,074,788	\$325,689 29

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$15,036,948	\$194,758 57	1-2	\$97,379 29
1884.....	Two years	84,773	993 16	1-4	248 20
1885.....		92,357	980 79	3-4	735 57
1883.....	Three years	3,064,519	28,080 20	1-6	4,680 03
1884.....		3,311,656	44,879 50	1-2	22,439 90
1885.....		3,851,980	47,877 51	5-6	39,897 90
1881.....	Four years.....	19,800	284 25	5-8	177 65
1885.....		14,350	159 62	7-8	139 63
1884.....	Five years	279,123	3,613 95	7-10	2,529 76
1885.....		312,982	4,061 44	9-10	3,655 26
Totals.....		\$26,074,788	\$325,689 29		\$171,883 30

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,052,479 05
Total losses paid since organization	789,554 89
Total cash dividends declared since the Company commenced business.....	131,000 00
Total dividends declared payable in stock since organization	150,000 00
Total amount of the Company's stock owned by the directors at par value	30,050 00
Total amount loaned to stockholders and officers.....	19,700 00
Total amount of fire losses incurred during the year.....	160,174 76

Business in the State of New York during the year.

Fire risks written.....	\$4,674,420 00
Premiums received	45,216 41
Losses paid.....	34,571 60
Amount of losses incurred	39,930 36
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	468 17
Amount of taxes paid to various fire departments	583 28
Amount paid the Comptroller for taxes on premiums	288 63

GIRARD FIRE AND MARINE INSURANCE COMPANY.

PHILADELPHIA, PA

[Incorporated March, 1853; commenced business May, 1853.]

ALFRED S. GILLETT, *President*EDWIN F. MERRILL, *Secretary*.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$328,800 00
Loans on bond and mortgage (first liens).....	521,599 99
Interest due and unpaid on bond and mortgage loans.....	326 00
Interest accrued thereon.....	8,709 22

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$82,000 00	\$99,380 00	
City of Louisville bonds	10,000 00	11,500 00	
City and County of St. Louis bonds.....	10,000 00	11,800 00	
Union Pacific R. R. Co. bonds	5,000 00	5,850 00	
Connecting R. R. Co. bonds	10,000 00	12,100 00	
Pennsylvania R. R. Co. bonds	10,000 00	13,000 00	
Hamden and Amboy R. R. Co. bonds	13,000 00	14,040 00	
Philadelphia and Erie R. R. Co. bonds.....	10,000 00	11,100 00	
Philadelphia and Reading R. R. Co. bonds.....	5,000 00	1,125 00	
Philadelphia and Reading R. R. Co. con. mort. bds.	1,000 00	360 00	
Lehigh Navigation Co. bonds	11,000 00	12,815 00	
Lancaster and Reading R. R. Co. bonds.....	10,000 00	11,500 00	
North Pennsylvania R. R. Co. bonds.....	5,000 00	6,550 00	
Philadelphia and Darby Pass. R'way Co. bonds.....	2,250 00	1,800 00	
Illinois Township bonds.....	6,000 00	6,000 00	
Philadelphia and Reading Car Trust bonds.....	35,000 00	35,000 00	
Philadelphia and Reading R. R. Co. scrip.....	1,750 00	262 50	
Total par and market values.....	\$227,000 00	\$254,182 50	254,182 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Schroeder M. and M. Co. stock.....	\$7,800 00	\$7,800 00	\$5,800 00	
Bond and mortgage on real estate ...	10,000 00	10,000 00	600 00	
Allegheny Valley R. R. Co.....	1,000 00	1,140 00		
Total amounts.....	\$18,800 00	\$18,940 00	\$6,400 00	6,400 00
Cash in office, \$28,364.15; in bank, \$66,581 44; total				94,945 59
Interest due and accrued on stocks and bonds.....				1,681 80
Interest due and accrued on collateral loans.....				763 55
Premiums in due course of collection.....				37,710 63
All other assets; viz.: Rents due and accrued, \$2,380.50; amount deposited for perpetual insurance on Company's building, \$1,710; total				4,090 50
Aggregate amount of all actual, available Assets.....				\$1,259,209 78

Item not admitted as Available Assets.

Temporary loans secured by real estate.....	\$4,300 00
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II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$27,808 57	
Losses resisted, including interest, costs and expenses.....	3,068 92	
Total amount of claims for losses.....	\$30,877 49	
Deduct reinsurance thereon.....	300 00	
Net amount of unpaid losses and claims.....		\$30,577 49
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$109,177 46	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	129,303 28	
Total unearned premiums.....		238,480 74
Amount reclaimable on perpetual fire policies.....		136,003 32
Salaries and other miscellaneous expenses, due and accrued.....		996 38
All other liabilities, viz.: Taxes and assessments, \$273.89; commissions and general expenses, \$8,942 04; return premiums, \$1,714.04; total.....		10,929 97
Total liabilities, except capital and net surplus.....		\$416,987 90
Joint-stock capital paid up in cash.....		300,000 00
Surplus beyond all liabilities.....		542,221 88
Aggregate Liabilities, including paid up capital and net surplus.....		\$1,259,209 78

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$367,472 96	
Deduct reinsurance, rebate and return premiums.....	77,345 78	
Net cash received for premiums (all fire).....		\$330,124 18
Interest received on bonds and mortgages.....		29,002 91
Interest and dividends received from all other sources.....		16,407 59
Received for rent.....		15,491 07
Deposit premiums received on perpetual fire risks.....	\$16,765 69	
Aggregate Income received during the year in cash.....		\$391,026 75

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$145,631 56	
Deduct salvages and reinsurances.....	1,779 58	
Net amount paid for losses (all fire).....		\$140,851 98
Dividends paid.....		69,000 00
Commissions and brokerage.....		59,137 72
Salaries and other charges of officers, clerks and other employes....		40,472 31
State, national and local taxes.....		15,885 89
All other payments, viz.: Postage, \$1,656.86; general expenses, \$23,804.40; total.....		25,461 26
Deposit premiums returned on perpetual fire risks.....	\$2,368 94	
Aggregate Expenditures during the year in cash.....		\$350,809 16

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$48,830,499	\$598,978 90
Written or renewed in 1885	33,792,014	354,425 96
Totals	\$82,622,513	\$953,404 86
Deduct expirations and cancellations,	31,984,975	324,002 97
In force December 31, 1885	\$50,637,538	\$629,401 89
Deduct amount reinsured	912,670	9,685 26
Net amount in force	\$49,724,868	\$619,716 63

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.	One year or less.	\$22,420,595	\$218,354 91	1-2	\$109,177 46
1884.	Two years.	113,291	997 58	1-4	249 39
1885.		95,286	890 60	3-4	667 93
1883.	Three years.	4,661,125	50,504 62	1-6	8,417 44
1884.		4,795,334	53,745 09	1-2	26,872 55
1885.		5,107,973	54,567 96	5-6	45,473 30
1883.		49,204	535 05	1-8	66 86
1883.	Four years.	70,876	758 19	3-8	251 32
1884.		70,509	782 39	5-8	488 93
1885.		25,600	265 38	7-8	232 21
1881.		1,043,176	13,675 40	1-10	1,367 54
1882.	Five years.	1,279,980	15,413 53	3-10	4,624 05
1883.		1,370,554	17,279 51	1-2	8,639 75
1884.		1,418,913	17,365 71	7-10	12,155 99
1885.		1,633,189	20,075 09	9-10	18,067 59
	More than five years.	91,456	3,390 82	1-2	1,695 41
	Perpetuals.	5,527,807	151,114 80	9-10	136,003 32
Totals.		\$49,774,868	\$619,716 63	...	\$374,484 06

Answers to General Interrogatories

Total premiums received since the organization of the Company.	\$6,831,869 00
Total losses paid since organization.	2,967,811 91
Total cash dividends declared since the Company commenced business.	1,050,196 60
Total amount of the Company's stock owned by the directors at par value.	85,900 00
Total amount of fire losses incurred during the year	135,854 04

Business in the State of New York during the year

Fire risks written	\$1,935,833 00
Premiums received.	15,667 17
Losses paid	6,384 50
Amount of losses incurred.	4,344 03
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	126 49
Amount of taxes paid to various fire departments	123 45
Amount paid the Comptroller for taxes on premiums.	105 12

HARTFORD FIRE INSURANCE COMPANY.

HARTFORD, CONN:

[Incorporated May 18, 1810; commenced business August, 1810.]

GEORGE L. CHASE, President.

C. B. WHITING, Secretary.

Capital stock of the Company paid up, \$1,250,000.

1. ASSETS.

Market value of real estate owned, unincumbered.	\$629,675 60
Loans on bond and mortgage (first liens).	1,040,400 00
Interest accrued thereon.	17,985 20

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.	\$205,000 00	\$230,625 00
Hartford National Bank stock, Hartford	51,100 00	84,315 00
Phoenix National Bank stock, Hartford	46,700 00	65,380 00
American National Bank stock, Hartford	15,000 00	21,750 00
Charter Oak National Bank stock, Hartford	20,000 00	28,000 00
Farmers and Mechanics' Nat. Bank stock, Hartford	18,200 00	18,928 00
Mercantile National Bank stock, Hartford	15,000 00	14,700 00
First National Bank stock, Hartford	17,200 00	17,544 00
Etna National Bank stock, Hartford	31,500 00	36,225 00
City Bank stock, Hartford	20,800 00	13,520 00
Connecticut River Bank stock, Hartford	5,000 00	4,800 00
Conn. Trust and Safe Deposit Co. stock, Hartford	23,000 00	31,050 00

	Par value.	Market value.
American Exchange Nat. Bank stock, New York	\$20,000 00	\$25,400 00
National Bank of Commerce stock, New York	10,000 00	16,000 00
Importers and Traders' Nat. Bank stock, New York	30,000 00	79,500 00
Merchants' National Bank stock, New York	16,700 00	21,710 00
Metropolitan Nat. B'k stock, N. Y. (in liquidation)	22,500 00	6,300 00
Bank of America stock, New York	30,000 00	50,400 00
Bank of North America stock, New York	7,000 00	7,700 00
Manhattan Company Bank stock, New York	10,000 00	15,400 00
First National Bank stock, Albany	5,000 00	8,500 00
Blackstone National Bank stock, Boston	0,600 00	1,686 50
National Bank of Commerce stock, Boston	3,200 00	3,848 00
Second National Bank stock, Boston	9,900 00	17,167 50
Hide and Leather National Bank stock, Boston	2,400 00	2,856 00
Atlantic National Bank stock, Boston	3,900 00	5,421 00
First National Bank stock, Boston	0,000 00	20,725 00
Boylston National Bank stock, Boston	2,500 00	16,281 25
Merchants' Bank (in liquidation) stock, St. Louis	10,000 00	1,000 00
Montreal Bank stock, Montreal	30,000 00	60,225 00
Ontario Bank stock, Bowmansville	6,500 00	6,837 50
Connecticut River Railroad Co. stock	2,000 00	3,340 00
New York, New Haven and Hartford R. R. Co. stock	70,000 00	140,000 00
Chicago, Rock Island and Pacific R. R. Co. stock	20,000 00	25,800 00
Chicago and Northwestern R. R. Co. stock	20,000 00	27,200 00
Chicago and Northwestern R. R. Co. stock	50,000 00	54,500 00
Chicago, Burlington and Quincy R. R. Co. stock	66,000 00	90,090 00
Chicago, Milwaukee and St. Paul R. R. Co. stock	37,000 00	45,880 00
Chicago, Milwaukee and St. Paul R. R. Co. stock	40,000 00	34,000 00
Union Pacific R. R. Co. stock	20,000 00	11,000 00
Tennessee State bonds	33,000 00	18,130 00
Alabama State bonds	10,000 00	10,000 00
Minnesota State bonds	3,000 00	3,000 00
South Carolina bonds	14,500 00	15,805 00
Toledo, Ohio, Water-Works bonds	5,000 00	6,250 00
Harlem R. and Port Ches. R. R. Co. (guar. by N. Y. & N. H. and Hartford R. R. Co.) bonds	50,000 00	67,500 00
New Brunswick, N. J., City bonds	45,000 00	49,500 00
Pawtucket, R. I., Town bonds	75,000 00	90,000 00
Des Moines, Iowa, City bonds	25,000 00	28,000 00
Des Moines, Iowa, City bonds	50,000 00	57,500 00
Chicago and Western Indiana R. R. Co. bonds	73,000 00	78,840 00
Minneapolis Union R'y bonds	50,000 00	57,500 00
Cleveland, Col., Cin. and Indiana R'y bonds	8,000 00	9,760 00
Nashville and Decatur first mort. bonds	50,000 00	58,500 00
Indianapolis and Vincennes R'y bonds	32,000 00	35,840 00
Albany and Susquehanna first mort. bonds	50,000 00	58,000 00
Chicago and Northwestern debentures	25,000 00	25,687 50
Northern Pacific first mort. bonds	50,000 00	57,000 00
New York C. and H. R. R. debentures	50,000 00	51,312 50
Total par and market values	\$1,743,200 00	\$2,160,769 75

\$2,160,769 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
New London and Northern R. R. Co. stock	\$20,000 00	\$24,400 00	\$20,000 00
Cincinnati and Springfield first mortgage R. R. bonds	1,000 00	1,140 00	
Indianapolis and Cin. R. R. bonds	3,900 00	3,000 00	
St. Louis, Kansas City and Northern Railway and R. E. bonds	10,000 00	10,700 00	
The Quincy & Toledo R. R. Co. bonds	2,000 00	1,900 00	
Decatur and East St. Louis R. R. Co. sinking fund bonds	3,000 00	3,000 00	
Wabash, St. Louis and Pacific R. R. Co. (Chicago division) bonds	10,000 00	8,100 00	15,000 00
Toledo, Peoria and Western R. R. Co. bond certificates	5,000 00	5,000 00	
Yale and Towne Manuf. Co. stock	1,000 00	4,000 00	
The Am. Tel. and Cable Co. stock	15,000 00	16,500 00	
N. Y. & New Haven R. R. Co. stock	5,000 00	10,000 00	
N. Y. Cent. & H. R. R. Co. stock	10,000 00	10,000 00	
Wabash, St. Louis and Pacific R. R. Co. bonds	70,000 00	52,500 00	50,000 00
Peoria and Pekin Union R. R. Co. income bond certificates	20,000 00	8,000 00	
Citizens' R'y Co. stock, St. Louis	41,100 00	41,400 00	20,000 00
Total amounts	\$219,400 00	\$193,640 00	\$135,000 00

135,000 00

Cash in office, \$12,030.33; in bank, \$372,516.84; total.....	\$384,547 17
Interest due and accrued on collateral loans and bank deposits.....	4,188 28
Premiums in due course of collection.....	312,401 48
All other assets, viz.: Rents due and accrued, \$1,931.64; State tax due from non-resident stockholders, \$13,192.80; total.....	15,124 44

Aggregate amount of all actual, available Assets..... \$4,710,091 92

Item not admitted as an Available Asset.

Connecticut River Company stock.....	\$3,000 00
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$77,178 09
Losses unadjusted, including all reported and supposed losses.....	138,693 55
Losses resisted, including interest, costs and expenses.....	69,997 10
Net amount of unpaid losses and claims.....	<u>\$285,868 83</u>

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$810,486 26
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	923,375 62
Total unearned premiums.....	<u>1,733,863 88</u>

Total liabilities, except capital and net surplus.....	\$2,019,732 71
Joint-stock capital paid up in cash.....	1,250,000 00
Surplus beyond all liabilities.....	<u>1,440,359 21</u>

Aggregate Liabilities, including paid up capital and net surplus, \$4,710,091 92

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$2,633,687 57
Deduct reinsurance, rebate and return premiums.....	325,019 71
Net cash received for premiums (all fire).....	<u>\$2,308,667 86</u>
Interest received on bonds and mortgages.....	61,653 98
Interest and dividends received from all other sources.....	117,598 56
Income from all other sources.....	<u>22,615 90</u>

Aggregate Income received during the year in cash..... \$2,510,536 30

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,378,195 56
Deduct salvages and reinsurances.....	58,171 01
Net amount paid for losses (all fire).....	<u>\$1,320,024 55</u>
Dividends paid.....	250,000 00
Commissions and brokerage.....	343,836 80
Salaries and other charges of officers, clerks and other employes ..	171,331 85
State, national and local taxes.....	51,959 33
All other payments, viz.: Printing, advertising, traveling and general expenses.....	<u>173,783 87</u>

Aggregate Expenditures during the year in cash..... \$2,310,935 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$275,378, 171	\$3,356,253 44
Written or renewed in 1885.....	205,865, 179	2,633,730 68
Totals.....	<u>\$481,243, 350</u>	<u>\$5,989,984 12</u>
Deduct expirations and cancellations.....	196,880, 251	2,460,771 95
In force December 31, 1885.....	\$284,363, 099	\$3,529,212 17
Deduct amount reinsured.....	6,326, 659	105,242 75
Net amount in force.....	<u>\$278,036, 440</u>	<u>\$3,423,969 42</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$118,520 00	\$1,620,976 54	1-2	\$810,488 26
1884	Two years	392,219	3,275 88	1-4	818 97
1885		427,592	3,773 05	3-4	2,829 77
1883	Three years	28,353,164	301,541 42	1-6	50,256 50
1884		31,556 663	337,252 05	1-2	168,626 02
1885	Four years	33,127,087	360,646 69	5-6	300,538 90
1882		1,551,647	17,012 91	1-8	2,126 61
1883	Five years	1,730,201	18,037 96	3-8	6,764 97
1884		1,425,920	14,593 78	5-8	9,121 11
1885		1,306,415	13,143 39	7-8	11,500 46
1881		11,085,335	135,532 57	1-10	13,553 25
1882		12,830,944	153,940 83	3-10	46,182 26
1883		12,563,862	149,498 94	1-2	74,749 47
1884		11,274,955	144,810 21	7-10	101,367 10
1885		11,890,426	149,933 15	9-10	134,939 83
Totals		\$278,036,440	\$3,423,969 42		\$1 733,863 88

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$48,033,066 75
Total losses paid since organization	30,030,949 75
Total cash dividends declared since the Company commenced business	5,313,100 60
Total dividends declared payable in stock since organization	950,000 00
Total amount of the Company's stock owned by the directors at par value	166,400 00
Total amount of fire losses incurred during the year	1,346,923 69

Amounts deposited in various States and countries for the protection of policy-holders as follows, viz.:

Canada	\$100,000 00
Georgia	25,000 00
North Carolina	10,000 00
Virginia	50,000 00
Oregon	50,000 00

Business in the State of New York during the year.

Fire risks written	\$24,260,336 00
Premiums received	303,254 20
Losses paid	223,266 59
Amount of losses incurred	195,573 86
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	
Amount of taxes paid to various fire departments	6,759 94
Amount paid the Comptroller for taxes on premiums	
Amount paid the Comptroller for taxes on capital stock	

HOME MUTUAL INSURENCE COMPANY.

SAN FRANCISCO, CAL.

[Organized or incorporated September, 1864; commenced business 1864.]

J. F. HOUGHTON, President.

CHARLES R. STORY, Secretary.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$169,025 00
Loans on bond and mortgage (first liens)	240,249 13
Interest due and unpaid on bond and mortgage loans	2,875 48
Interest accrued thereon	1,502 73

Bonds, etc., owned by the Company

	Par value.	Market value.
United States bonds	\$115,000 00	\$141,450 00
Stanislaus County, Cal., bonds	33,000 00	35,574 00
Jefferson County, Colorado, warrants	4,871 52	5,876 33
Alameda County, Cal., bonds	8,000 00	8,640 00
Total par and market values	\$160,871 52	\$191,540 33

191,540 33

Collateral Loans.

	Par value.	Market value.	Amount loaned
Central Land Co. stock.....	\$10,000 00	\$8,000 00 }	\$1,000 00
Merced Security Savings Bank stock,	22,500 00	5,625 00 }	
Central Land Co. stock.....	5,000 00	4,000 00 }	1,250 00
Commercial Bank of San Jose stock,	10,000 00	20,000 00 }	11,000 00
San Jose and Santa Clara Horse Car			
R. R. Co. stock.....	26,000 00	21,280 00	7,520 00
Pacific Gas Improvement Co. stock,	17,000 00	6,800 00 }	
San Francisco Savings Union stock,	5,000 00	9,000 00 }	13,000 00
Total amounts	\$126,100 00	\$74,705 00	\$36,750 00
Cash in office, \$13,095.07; in bank, \$112,262.78; total			125,357 85
Interest due and accrued on stocks and bonds			500 00
Interest due and accrued on collateral loans and deposits			1,224 30
Premiums in due course of collection			67,254 20
Aggregate amount of all actual available Assets			\$836,269 02

II. LIABILITIES

Losses adjusted and unpaid, due and to become due	\$2,625 00
Losses unadjusted, including all reported and supposed losses	5,360 00
Losses resisted, including interest, costs and expenses.	5,200 00
Net amount of unpaid losses and claims	\$13,185 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$111,054 75
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	93,893 51
Total unearned premiums.	204,948 26
Amount reclaimable on perpetual fire policies	82,147 83
Cash dividends to stockholders, unpaid	2,723 00
Salaries and other miscellaneous expenses, due and accrued	300 00
All other liabilities	678 30
Total liabilities, except capital and net surplus	\$303,982 39
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	232,286 63
Aggregate Liabilities, including paid up capital and net surplus	\$836,269 02

III. INCOME DURING THE YEAR

Gross cash premiums received.	\$578,774 08
Deduct reinsurance, rebate and return premiums	91,027 49
Net cash received for premiums (all fire)	\$487,746 59
Interest and dividends received from all sources	31,680 69
Received for rent	3,719 05
Aggregate Income received during the year in cash	\$523,146 33

IV. EXPENDITURES DURING THE YEAR

Gross amount paid for losses.....	\$292,439 16
Deduct salvages and reinsurance.....	2,487 72
Net amount paid for losses all fire	\$289,951 44
Dividends paid	36,000 00
Commissions and brokerage	135,305 30
Salaries and other charges of officers, clerks and other employees	37,047 50
State, national and local taxes	6,781 48
All other payments	60,358 07
Aggregate Expenditures during the year in cash	\$565,443 79

V MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$33,595,519	\$527,334 27
Written or renewed in 1885	36,350,210	585,377 04
Totals.	\$69,945,729	\$1,112,711 31
Deduct expirations and cancellations	30,345,505	474,653 10
In force December 31, 1885:	\$39,600,224	\$638,058 21
Deduct amount reinsured	15,072,860	234,310 78
Net amount in force.	\$24,527,364	\$403,747 43

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned:	Premiums unearned
1883.....	One year or less,	\$13,482,291	\$22,109 49	1-2	\$111,051 75
1884.....	Two years	72,566	1,075 75	1-4	268 94
1885.....		22,878	285 60	3-4	214 20
1883.....	Three years	3,595,763	57,329 29	1-6	9,554 88
1884.....		3,676,792	56,295 90	1-2	28,147 95
1885.....		3,565,999	62,259 37	5-6	51,882 81
1881.....	Five years	1,000	18 00	1-10	1 80
1882.....		6,000	117 50	3-10	35 25
1883.....		1,000	18 00	1-2	19 00
1884.....		5,000	45 00	7-10	31 50
1885.....		98,075	4,163 53	9-10	3,747 18
Totals		\$24,527,364	\$403,717 43	.....	\$201,948 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$5,420,044 26
Total losses paid since organization	2,408,453 28
Total cash dividends declared since the Company commenced business	546,500 00
Total amount of the Company's stock owned by the directors at par value	91,700 00
Total amount of fire losses incurred during the year	277,777 89

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Oregon	\$50,000 00
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Business in the State of New York during the year:

Fire risks written	\$1,217,114 00
Premiums received	13,026 30
Losses paid	8,405 17
Amount of losses incurred	7,227 43

INSURANCE COMPANY OF NORTH AMERICA

PHILADELPHIA, PA.

[Incorporated April 14, 1794.]

CHARLES PLATT, *President.*GREVILLE E. FRYER, *Secretary.*

Capital stock of the Company paid up, \$3,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$312,861 55
Loans on bond and mortgage (first liens)	1,964,846 48
Loans on bond and mortgage upon which more than one year's interest is due	18,500 00
Interest due and unpaid on bond and mortgage loans	26,588 55

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$35,000 00	\$42,700 00
North Pennsylvania R. R. Co. bonds.....	80,000 00	102,300 00
New Jersey State bonds.....	47,000 00	56,400 00
Boston City bonds.....	200,000 00	240,000 00
Baltimore Water stock.....	200,000 00	220,000 00
Indianapolis City bonds.....	30,000 00	34,800 00
Hartford City bonds.....	45,000 00	54,000 00
Toledo City bonds.....	21,000 00	24,150 00
Cincinnati City bonds.....	58,000 00	72,500 00
Fall River City bonds.....	30,000 00	33,300 00
Harrisburg City bonds.....	15,000 00	16,350 00
Providence City bonds.....	25,000 00	30,000 00
Newark City bonds.....	20,000 00	24,000 00
Cleveland City bonds.....	30,000 00	37,500 00
Dayton City bonds.....	10,000 00	10,500 00
Burlington City bonds.....	12,000 00	14,400 00
Pennsylvania R. R. Co. bonds.....	530,000 00	600,300 00
Philadelphia and Reading R. R. Co. bonds.....	355,000 00	425,850 00
Belvidere and Delaware R. R. Co. bonds.....	50,000 00	60,000 00
Pennsylvania and New York Canal and R. R. Co. bds.	30,000 00	39,000 00
Lehigh Valley R. R. Co. bonds.....	275,000 00	360,000 00
Delaware R. R. Co. bonds.....	25,000 00	28,750 00
Philadelphia, Wilmington and Balt. R. R. Co. bds.,	39,000 00	43,680 00
Delaware Division Canal Co. bonds.....	15,000 00	13,500 00
Delaware and Raritan Canal Co. bonds.....	11,000 00	11,880 00
Lehigh Coal and Navigation Co. bonds.....	5,000 00	6,350 00
Easton and Amboy R. R. Co. bonds.....	100,000 00	111,000 00
Philadelphia and Erie R. R. bonds.....	150,000 00	165,000 00
Chicago and Western Indiana R. R. bonds.....	148,000 00	162,800 00
Philadelphia and Reading Receiver's certificates.....	50,000 00	50,000 00
Northern Central R. W. Co. bonds.....	10,000 00	10,800 00
Lehigh Valley R. R. Sterling bonds.....	60,000 00	68,600 00
Pittsburg, McKeesport, Yonghiogheny R. R. bonds.....	50,000 00	52,500 00
The Belt R. R. and Stock Yard Co. bonds.....	50,000 00	55,000 00
Bergen County R. R. Co. bonds.....	50,000 00	55,000 00
New York and Pacific Car Trust bonds.....	120,000 00	117,000 00
Car Trust of New York bonds.....	66,000 00	62,700 00
P. W. and B. R. R. Stock Trust certificates.....	100,000 00	100,000 00
New York and Long Branch R. R. bonds.....	150,000 00	162,000 00
Philadelphia National Bank stock.....	10,000 00	21,000 00
Sandy Hook, Quarantine and City I. Tel. Co. stock.....	1,000 00	1,000 00
Mut. Ins. scrip (Atlantic Mut. and China Mut.).....	75,865 00	79,658 00
Philadelphia and Baltimore Central R. R. bonds.....	100,000 00	105,000 00
Old Creek R. R. bonds.....	50,000 00	50,000 00
Delaware and Chesapeake R. R. bonds.....	100,000 00	88,000 00
New York, Lake Erie and Western R. R. bonds.....	200,000 00	210,000 00
Steubenville and Indiana R. R. bonds.....	200,000 00	222,000 00
Corning, Cowanesque and A. R. R. bonds.....	65,000 00	68,250 00
New York, Chicago and St. Louis certificates.....	30,000 00	27,000 00
New York, Lake Erie and Western R. R. bonds.....	50,000 00	50,000 00
Terre Haute and Logansport R. R. bonds.....	50,000 00	54,000 00
Pennsylvania Car Trust bonds.....	50,000 00	51,500 00
Texas and Pacific Railway Co. bonds.....	14,000 00	15,100 00
Louisville and Nashville R. R. bonds.....	75,000 00	82,500 00
Lehigh Coal and Navigation Co. bonds.....	50,000 00	49,000 00
Schuylkill River, East Side R. R. Co.....	100,000 00	107,000 00

Total par and market values.....\$4,517,865 00 \$5,050,918 00

\$5,050,918 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Ins. Co. of State of Pennsylvania.....	\$400 00	\$600 00	\$350 00
Pennsylvania R. R. Co.....	1,350 00	1,461 00	2,000 00
Pennsylvania Co. for Insurance and Lives and Granting Annuities.....	200 00	800 00	
United Companies of New Jersey.....	100 00	205 00	
Pennsylvania R. R. Co.....	1,300 00	1,407 00	900 00
Philadelphia and Reading R. R. Co.....	1,000 00	800 00	400 00
Chicago, Northwestern and Indiana R. R. Co.....	27,000 00	27,000 00	25,000 00
Real Estate Trust Co.....	1,500 00	1,500 00	5,000 00
Westmoreland Coal Co.....	1,250 00	1,500 00	
Insurance Co. of North America.....	250 00	900 00	
Philadelphia Warehouse Co.....	2,000 00	2,200 00	4,500 00
United R. R. Cos. of New Jersey.....	3,000 00	6,150 00	

Total amounts

\$39,350 00

\$44,523 00

\$38,150 00

38,150 00

Cash in bank	\$832,565 58
Premiums in due course of collection	440,886 22
Bills receivable, not matured, taken for premiums	145,804 63

Aggregate amount of all actual, available Assets \$8,831,122 01

Items not admitted as Available Assets.

Wrecking boat "North America"	\$70,000 00
Loans on Company's own stock	19,500 00
Book debts	65,968 94
Non-dividend paying stock	1,000 00
Total	<u>\$146,468 94</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$49,744 94
Losses unadjusted, including all reported and supposed losses	347,192 72
Losses resisted, including interest, costs and expenses	57,407 21
Total amount of claims for losses	<u>\$454,344 87</u>
Deduct reinsurance thereon	83,284 26

Net amount of unpaid losses and claims \$371,060 61

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$820,132 40
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	971,700 46
Unearned premiums, at 100 per cent, on marine and inland risks	238,729 24

Total unearned premiums	2,030,562 10
Amount reclaimable on perpetual fire policies	589,476 77
All other liabilities	31,166 46

Total liabilities, except capital and net surplus	\$3,022,265 94
Joint-stock capital paid up in cash	3,000,000 00
Surplus beyond all liabilities	2,808,856 07

Aggregate Liabilities, including paid up capital and net surplus, \$8,831,122 01

III. INCOME DURING THE YEAR.

	Fire.	Marine.
Gross cash premiums received	\$2,444,547 36	\$1,561,185 85
Deduct reinsurance, rebate and return premiums	287,048 94	173,626 40
Net cash received for premiums	<u>\$2,157,498 42</u>	<u>\$1,387,559 45</u>
Interest received on bonds and mortgages		\$109,696 65
Interest and dividends received from all other sources		274,332 49
Income from all other sources		48,128 09
Deposit premiums received on perpetual fire risks		<u>\$60,877 06</u>

Aggregate Income received during the year in cash \$3,977,215 70

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.
Gross amount paid for losses	\$1,401,281 44	\$1,401,776 97
Deduct salvages and reinsurances	59,588 00	174,294 69
Net amount paid for losses	<u>\$1,341,693 44</u>	<u>\$1,227,482 28</u>
Dividends paid		\$2,569,175 72
Commissions and brokerage		600,000 00
Salaries and other charges of officers, clerks and other employes		531,920 76
State, national and local taxes		129,877 88
All other payments, viz.: Advertising, postage, stationery, travel, ing expenses, etc.		119,231 75
Deposit premiums returned on perpetual fire risks		253,387 46
		<u>\$12,748 37</u>

Aggregate Expenditures during the year in cash \$4,203,596 57

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1884	\$277,561,849	\$3,465,903 50	\$15,706,590	\$230,977 42
Written or renewed in 1885	191,445,857	2,466,521 61	217,564,978	1,557,682 45
Totals	\$469,007,706	\$5,932,425 11	\$233,271,568	\$1,788,659 87
Deduct expirations and cancellations	173,390,243	2,293,762 25	213,940,902	1,549,930 63
In force December 31, 1885	\$295,617,463	\$3,638,655 86		
Deduct amount reinsured	6,095,979	75,402 81		
Net amount in force	\$289,521,484	\$3,560,253 05	\$19,330,666	\$238,729 24
			Risks.	Deposits.
Perpetual risks in force			\$23,604,292 42	\$620,501 86

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged	Fraction unearned.	Premiums unearned.
1885	One year or less	\$120,692,466	\$1,640,264 81	1-2	\$820,132 40
1884	Two years	877,804	8,451 15	1-4	2,112 76
1885		1,122,794	10,281 36	3-4	7,781 02
1883	Three years	27,678,694	299,628 84	1-6	49,938 14
1884		28,740,054	318,279 25	1-2	159,139 62
1885		27,991,202	295,553 10	5-6	246,244 25
1882	Four years	946,700	9,653 68	1-8	1,206 71
1883		1,237,307	13,946 38	3-8	5,229 87
1884		1,065,608	11,833 85	5-8	7,396 15
1885		1,024,178	10,044 33	7-8	8,788 78
1881	Five years	11,749,621	142,500 7	1-10	14,259 05
1882		17,698,175	202,449 23	3-10	60,733 76
1883		16,597,246	194,350 47	1-2	97,175 23
1884		14,927,022	185,855 19	7-10	130,038 57
1885		15,223,371	181,725 55	9-10	163,552 95
	Over five years	1,899,239	35,345 29	Pro rata	18,043 55
Totals		\$289,321,484	\$3,560,253 05		\$1,791,532 36

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$75,162 032 54
Total losses paid since organization	54,095,117 06
Total cash dividends declared since the Company commenced business	9,003.934 25
Total amount loaned to officers and directors	400 00
Total amount loaned to stockholders	22,650 00
Total amount of fire losses incurred during the year	1,400,000 00
Total amount of marine losses incurred during the year	1,228,000 00
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:	
Georgia	\$25,000 00
North Carolina	10,000 00

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	\$28,096,105 00	\$73,959,000 00
Premiums received	240,464 00	471,597 00
Losses paid	136,055 00	474,313 00
Amount of losses incurred	137,122 00	448,018 00
Amount of taxes paid to the Insurance Department on premiums under reciprocal law		\$11,423 56
Amount of taxes paid to various fire departments		3,249 49
Amount paid the Comptroller for taxes on premiums		5,004 16

INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA.

PHILADELPHIA, PA.

[Incorporated April 18, 1794; commenced business November 5, 1794.]

HENRY D. SHERRERD, *President*.

JOSEPH H. HOLLINSHEAD, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$68,800 00
Loans on bond and mortgage (first liens).....	111,050 00
Interest accrued thereon.....	2,522 80

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Philadelphia Bank stock	\$2,000 00	\$4,300 00
Lehigh Valley R. R. Co. stock	17,050 00	19,437 00
Susquehanna and York Turnpike Co. stock	500 00	500 00
Easton and Wilkesbarre Turnpike Co. stock	250 00	50 00
Lehigh Coal and Navigation Co. loan	10,000 00	11,100 00
Schuylkill Navigation Co. loan	3,000 00	2,040 00
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. R. Co. loan	15,000 00	15,750 00
Camden and Amboy R. R. and Delaware and Raritan Canal and Transportation Co. loan	5,000 00	5,400 00
City of Philadelphia (not taxable) loan	30,000 00	36,000 00
American Steamship Co. loan	10,000 00	11,000 00
United States of America loan	10,000 00	11,250 00
Delano Land Co. loan	10,000 00	12,000 00
Car Trust of New York, No 2, Series C, loan	11,000 00	10,780 00
N. Y. and Pacific Car Trust Ass. Series C, loan	14,000 00	14,000 00
Chicago and Western Indiana R. R. Co. bonds	15,000 00	17,250 00
Phila., W. and Baltimore R. R. Co. certificates	20,000 00	20,000 00
Philadelphia and Reading R. R. Co. loan	15,000 00	11,550 00
Corning, Cowanesque and Antrim R. way Co. bonds	12,000 00	12,000 00
Shamokin, Sunbury and Lewisburg R. R. Co. bonds	10,000 00	8,250 00
Terre Haute and Logansport R. R. Co. bonds	20,000 00	21,000 00
Stevensville and Indiana R. R. Co. bonds	20,000 00	21,000 00
Phila. and Reading R. R. Co. receiver's certificates	15,000 00	15,000 00
Mutual Insurance Co. scrip	86 70	86 70
Philadelphia and Reading R. R. Co. Car Trust loan	10,000 00	8,000 00

Total par and market values \$274,886 70 \$288,543 70

288,543 70

Collateral Loans.

	Par value.	Market value.	Amount loaned
Phila. and Reading R. R. Co. bds.	\$83,000 00	\$16,600 00	\$25,000 00
Phila. and Reading R. R. Co. first series bonds	20,000 00	6,600 00	
Locust Gap Improvement Co., Middle Coal Field, Northumberland Co., Shamokin Coal Basin stock	4,000 00	4,000 00	10,000 00
Bethlehem Iron Co. stock	9,900 00	13,860 00	
Ins. Co. of North America stock	2,250 00	7,875 00	25,000 00
Del. and Bond Brook R. R. Co. stock	10,000 00	13,000 00	
Cambria Iron Co. stock	3,200 00	7,040 00	15,000 00
Muscatetcong Iron Co. bonds	36,000 00	28,800 00	
East Broad Top R. R. Co. bonds	13,000 00	10,400 00	15,000 00
Rockhill Iron and Coal Co. bonds	8,000 00	6,400 00	

Total amounts \$189,350 00 \$114,575 00 \$100,000 00

Cash in office, \$552.41; in bank, \$17,352 20; total	100,000 00
Interest due and accrued on stocks and bonds	17,904 61
Premiums in due course of collection	5,037 50
Bills receivable, not matured, taken for premiums	22,916 29
All other assets	7,898 23
	2,190 22

Aggregate amount of all actual, available Assets \$626,863 35

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$37,970 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$51,277 97
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	30,970 44
Unearned premiums, at 50 per cent, on inland navigation risks.....	20,835 95
Unearned premiums, at 100 per cent, on marine risks.....	
Total unearned premiums.....	103,084 36
Amount reclaimable on perpetual fire policies.....	82,338 42
Cash dividends to stockholders, unpaid.....	230 00
All other liabilities.....	2,905 99
Total liabilities, except capital and net surplus.....	\$226,528 77
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	200,334 58
Aggregate Liabilities, including paid up capital and net surplus,	\$626,863 35

III. INCOME DURING THE YEAR

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$160,310 01	\$68,451 83	
Deduct reinsurance, rebate and return premiums....	26,224 24	15,398 78	
Net cash received for premiums (all fire).....	\$134,085 77	\$53,053 05	\$187,138 82
Interest received on bonds and mortgages.....			4,812 50
Interest and dividends received from all other sources.....			18,772 75
Received for rent.....			4,395 79
Income from all other sources.....			221 57
Deposit premiums received on perpetual fire risks.....		\$1,427 38	
Aggregate Income received during the year in cash.....			\$215,341 43

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$69,633 93	\$73,213 46	
Deduct salvages and reinsurances.....	14,071 21	4,273 39	
Net amount paid for losses (all fire).....	\$55,562 72	\$68,940 07	\$124,502 79
Dividends paid.....			20,110 00
Commissions and brokerage.....			32,230 56
Salaries and other charges of officers, clerks and other employes..			14,000 00
State, national and local taxes.....			5,053 20
All other payments.....			24,777,71
Deposit premiums returned on perpetual fire risks.....		\$1,703 00	
Aggregate Expenditures during the year in cash.....			\$220,674 26

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums
In force December 31, 1884.....	\$17,339,007	\$162,086 44	\$1,177,588	\$24,435 73
Written or renewed in 1885.....	15,122,570	160,754 19	8,139,059	66,715 23
Totals.....	\$32,461,577	\$322,840 63	\$9,316,647	\$91,150 96
Deduct expirations and cancellations,	15,421,085	160,037 31	8,236,744	70,190 62
In force December 31, 1885.....	\$17,040,492	\$162,803 32	\$1,079,903	\$20,960 34
Deduct amount reinsured.....	481,946	5,216 18	8,350	124 39
Net amount in force.....	\$16,558,546	\$157,587 14	\$1,071,553	\$20,835 95

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$11,586,292	\$102,555 95	1-2	\$51,277 97
1881	Two years	34,900	281 96	1-4	70 49
1882		59,470	582 21	3-4	436 65
1883		704,219	7,711 45	1-6	1,285 24
1884	Three years	771,134	9,364 30	1-2	4,681 15
1885		790,188	8,905 33	5-8	7,421 11
1882		26,500	283 70	1-8	35 46
1883	Four years	85,150	339 33	3-8	127 24
1884		57,550	706 95	5-8	441 81
1885		82,650	898 63	7-8	786 30
1881	Five years	206,011	3,654 30	1-10	365 13
1882		372,356	2,809 96	3-10	812 58
1883		430,907	4,425 51	1-2	2,212 77
1884		535,435	6,489 98	7-10	4,542 98
1885		768,754	8,577 65	9-10	7,719 80
Totals			\$16,558,546	\$157,587 14		$82,248 41

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$17,671,117 30
Total losses paid since organization	14,503,324 07
Total cash dividends declared since the Company commenced business	4,106,406 00
Total amount of the company's stock owned by the directors at par value	33,000 00
Total amount of fire losses incurred during the year	70,869 32
Total amount of marine and inland losses incurred during the year	54,878 21

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	\$3,185,525 00	\$2,300,998 00
Premiums received	24,999 96	9,649 46
Losses paid	15,704 62	5,460 50
Amount of losses incurred	14,599 15	5,149 40
<hr/>		
Amount of taxes paid to the Insurance Department on premiums under reciprocal law		\$541 93
Amount of taxes paid to various fire departments		360 61
Amount paid the Comptroller for taxes on premiums		337 61

JERSEY CITY INSURANCE COMPANY.

JERSEY CITY, N. J.

[Organized February 10, 1847; commenced business December 1, 1856.]

NATHANIEL FOOTE, *President*. HENRY C. PEARSON, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$34,200 00
Loans on bond and mortgage (first liens)	134,496 00
Loans on bond and mortgage upon which more than one year's interest is due	10,000 00
Interest due and unpaid on bond and mortgage loans	1,385 00
Interest accrued thereon	2,118 00

Stocks, Bonds, etc, owned by the Company.

	Par value.	Market value.
United States bonds	\$21,000 00	\$25,670 00
National Bank of Jersey City stock	800 00	1,520 00
Second National Bank of Jersey City stock	3,000 00	5,280 00
Jersey City Gas-Light Co. stock	8,240 00	12,360 00
Jersey City Water Loan bonds	13,000 00	14,130 00
Jersey City Improving bonds	8,000 00	8,880 00
Jersey City Funded Debt bonds	4,000 00	4,520 00
Total par and market values	\$61,040 00	\$72,650 00

72 650 00

Collateral Loans

	Par value.	Market value	Amount loaned
Consolidated Gas Co., N. Y., stock..	\$1,800 00	\$1,350 00	
Bowery Nat. Bank, New York, stk ..	1,000 00	1,400 00	\$2,900 00
American Express Co. stock	2,000 00	2,040 00	
American Express Co. stock	7,000 00	7,140 00	5,200 00
Hudson Co. Gas Co. (Hoboken) stk..	2,000 00	2,000 00	1,000 00
Second Nat. B'k. Jersey City, stock	5,000 00	8,800 00	5,000 00
Second Nat. B'k. Jersey City, stock,	5,000 00	8,800 00	
Hudson Co. National Bank stock ..	400 00	660 00	6,000 00
Brooklyn Gas-Light Co. stock.....	750 00	967 50	
American Express Co. stock	10,000 00	10,200 00	4,100 00
Brooklyn Gas-Light Co. stock.....	7,000 00	9,030 00	10,000 00
Nassau Gas-Light Co. stock.....	3,750 00	4,912 50	
Home Ins. Co., New York, stock...	300 00	390 00	300 00
United States bond	50 00	60 00	50 00
Jersey City bond	1,000 00	1,050 00	500 00
Total amounts	\$47,050 00	\$59,250 00	\$36,650 00
Cash in office, \$2,205.52, in bank, \$7,595.59: total.....			9,801 11
Interest due and accrued on stocks and bonds			534 04
Interest due and accrued on collateral loans.....			144 80
Premiums in due course of collection			1,666 37
All other assets			105 00

Aggregate amount of all actual, available Assets \$303,750 32

II. LIABILITIES.

Net amount of unpaid losses and claims.. ..	\$5 00
Unearned premiums, at 60 per cent of premiums on fire risks running one year or less	\$14,155 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	31,225 80
Total unearned premiums.....	45,380 80
Amount reclaimable on perpetual fire policies.....	973 04
Salaries and other miscellaneous expenses, due and accrued ..	250 00
All other liabilities.....	4,998 15
Total liabilities, except capital and net surplus.....	\$51,606 99
Joint stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities	52,143 33

Aggregate Liabilities, including paid up capital and net surplus, \$303,750 32

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$52,848 74
Deduct reinsurance, rebate and return premiums.....	5,245 01
Net cash received for premiums (all fire)	\$47,603 73
Interest received on bonds and mortgages.....	7,695 15
Interest and dividends received from all other sources.....	5,138 55
Received for rent	1,128 58
Income from all other sources.....	913 80
Aggregate Income received during the year in cash.....	\$62,479 76

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$21,659 07
Deduct salvages and reinsurances.....	2,187 17
Net amount paid for losses (all fire).....	\$22,501 90
Dividends paid.....	12,000 00
Commissions and brokerage.....	6,075 30
Salaries and other charges of officers, clerks and other employes..	9,046 42
State, national and local taxes.....	4,470 11
All other payments.....	5,105 75
Deposit premiums returned on perpetual fire risks.....	\$356 72

Aggregate Expenditures during the year in cash..... \$59,199 48

MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$11,147,662	\$87,271 41
Written or renewed in 1885.....	6,811,005	53,451 27
Totals.....	\$17,958,667	\$140,728 78
Deduct expirations and cancellations.....	6,521,022	48,376 33
In force December 31, 1885.....	\$11,437,639	\$92,352 45
Deduct amount reinsured.....	222,300	1,277 29
Net amount in force.....	\$11,215,339	\$91,075 16

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$3,927,422	\$27,449 29	1-2	\$13,721 73
1884.....	Two years.....	5,950	38 70	1-1	9 67
1883.....		4,450	51 50	3-4	33 61
1882.....	Three years.....	1,788,975	15,180 10	1-6	2,531 51
1881.....		2,127,088	16,768 53	1-2	8,384 26
1880.....		2,125,913	16,747 17	5-6	13,953 93
1882.....	Four years.....	300	4 20	1-8	52
1881.....		2,000	20 00	5-8	12 50
1881.....		250,430	2,937 44	1-10	293 74
1882.....	Five years.....	266,325	3,098 69	3-10	929 60
1883.....		176,909	2,091 35	1-2	1,045 67
1884.....		286,341	3,166 28	7-10	2,214 46
1885.....		230,920	2,488 41	9-10	2,239 56
	Permanent policies.....	22,316	1,024 25	95 per ct.	973 04
Totals.....		\$11,215,339	\$91,075 16		\$46,353 84

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,683,974 36
Total losses paid since organization.....	627,701 84
Total cash dividends declared since the Company commenced business.....	488,030 50
Total amount of the Company's stock owned by the directors at par value.....	56,050 00
Total amount loaned to stockholders not officers.....	21,500 00
Total amount of fire losses incurred during the year.....	23,890 63

Business in the State of New York during the year

Fire risks written.....	\$725,035 00
Premiums received.....	4,387 50
Losses paid.....	5,343 66
Amount of losses incurred.....	4,359 52
Amount of taxes paid to various fire departments.....	2 68

LOUISVILLE UNDERWRITERS.

LOUISVILLE, KY.

Organized March 18, 1878; commenced business November 1, 1879.]

JAMES TRABUE, *President.*J. L. SHALLCROSS, *Secretary*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$20,013 32
Loans on bond and mortgage (first liens).....	266,017 24
Loans on bond and mortgage upon which more than one year's interest is due (of which \$1,266.66 is in process of foreclosure).....	3,566 66
Interest due and unpaid on bond and mortgage loans.....	222 69
Interest accrued thereon.....	6,076 14

Stocks, Bonds, etc owned by the Company.

	Par value.	Market value.
Louisville Bridge Co. stock.....	\$10,000 00	\$13,200 00
Bank of Kentucky stock.....	12,500 00	19,000 00
Louisville Gas Co. stock.....	18,500 00	20,812 50
Louisville Banking Co. stock.....	10,800 00	23,175 00
Louisville Cotton Compress Co. stock.....	2,000 00	2,150 00
Southern Exposition Co. stock.....	840 26	.....
Render Coal Co. bonds.....	3,000 00	3,000 00
Louisville City bonds.....	25,000 00	30,305 00
Second Presbyterian Church bonds.....	6,000 00	6,105 00
Newcomb, Buchanan Co., bonds.....	6,000 00	6,060 00
College Street Church bonds.....	1,500 00	1,507 66
Louisville, Cincinnati and Lex. R. R. bonds.....	10,000 00	11,450 00
Louisville and Nashville R. R. bonds.....	8,000 00	9,880 00
Louisville Railway Transfer Co. bonds.....	10,000 00	11,000 00
Cumberland and Ohio R. R. bonds.....	10,000 00	10,000 00
Louisville Bridge Co. bonds.....	20,000 00	21,000 00
Evansville, Henderson and Nashville R. R. bonds...	10,000 00	11,300 00
Henderson Bridge Co. bonds.....	8,000 00	8,640 00
Total par and market values.....	\$172,140 26	\$208,585 16

\$208,585 13

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Lon., N. A. and St. Louis R. R. bds.	\$30,000 00	\$14,250 00	\$10,500 00
Louisville City Railway Co. stock...	6,600 00	3,300 00	
Bremaker Moore Paper Co. stock...	15,000 00	18,150 00	10,000 00
Lou Safety Vault and Trust Co. stk.	2,500 00	2,700 00	2,000 00
Birmingham Rolling Mill Co. stock,	2,900 00	2,900 00	1,750 00
Snyder Land Co. stock.....	2,000 00	2,000 00	
Louisville Banking Co. stock.....	2,000 00	4,200 00	2,000 00
Total amounts.....	\$81,000 00	\$47,500 00	\$27,250 00

27,250 00

Cash in office, \$3,360.92; in bank, \$92,018.78; total.....	95,379 70
Interest due and accrued on stocks and bonds.....	1,387 50
Interest due and accrued on collateral loans.....	1,369 66
Premiums in due course of collection.....	33,059 98
Bills receivable, not matured, taken for premiums.....	26,098 24
All other assets, viz.: Rents due and accrued, \$112.50; due from other companies, \$10,961.33; city warrants, \$16,405.56; total....	27,479 30

Aggregate amount of all actual, available Assets \$716,502 94

Items not admitted as Available Assets.

Salvage claim.....	\$669 88
Office furniture.....	308 70
Total.....	\$978 58

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$24,871 02
Losses unadjusted, including all reported and supposed losses.....	10,702 00
Losses resisted, including interest, costs and expenses.....	3,515 00

Net amount of unpaid losses and claims..... \$39,108 02

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$64,021 45
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	44,988 73
Unearned premiums, at 50 per cent, on inland navigation risks.....	20,318 73

Total unearned premiums.....	129,326 91
Salaries and other miscellaneous expenses, due and accrued.....	225 00
Borrowed money, due and to become due.....	65,000 00
Due other companies for reinsurance.....	9,084 29

Total liabilities, except capital and net surplus.....	\$210,744 22
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	175,758 72

Aggregate Liabilities, including paid up capital and net surplus. \$716,502 94

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$231,179 34	\$114,722 78	
Deduct reinsurance, rebate and return premiums....	45,066 51	26,680 11	
Net cash received for premiums.....	\$186,112 83	\$88,042 67	
Interest and dividends received from all sources.....			\$274,155 50 38,663 70
Aggregate Income received during the year in cash.			\$312,819 20

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$149,256 65	\$90,551 11	
Deduct salvages and reinsurance.....	14,500 39	23,977 52	
Net amount paid for losses.....	\$134,756 26	\$66,573 59	
Dividends paid.....			\$201,329 85 36,000 00
Commissions and brokerage.....			27,366 94
Salaries and other charges of officers, clerks and other employes...			28,903 29
State, national and local taxes.....			6,892 54
All other payments, viz.: Interest, \$3,285.98; agency expenses, \$2,733.58; special agency expenses, \$4,982.94; office expenses, \$10,268.77; total			21,271 27
Aggregate Expenditures during the year in cash.....			\$321,763 89

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$16,500,249	\$227,679 64	\$853,818	\$58,148 35
Written or renewed in 1885	19,117,721	229,995 15	8,775,889	109,292 96
Totals	\$35,617,970	\$457,674 79	\$9,629,707	\$167,741 34
Deduct expirations and cancellations,	18,932,406	238,280 99	8,712,553	112,943 33
In force December 31, 1885.....	\$16,685,564	\$229,383 80	\$916,854	\$54,797 96
Deduct amount reinsured	1,410,878	16,745 12	224,050	14,160 50
Net amount in force.....	\$15,274,686	\$212,648 68	\$692,804	\$40,637 46

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$9,298,603	\$123,042 90	1-2	\$64,021 45
1884.....	Two years.....	3,000	33 65	1-4	8 41
1883.....		6,500	37 95	3-4	28 46
1882.....	Three years.....	983,115	13,408 89	1-6	2,234 81
1881.....		1,106,619	15,440 43	1-2	7,720 20
1880.....	Five years.....	939,720	12,113 61	5-6	10,094 67
1879.....		371,840	5,526 92	1-10	552 68
1878.....		326,440	4,362 91	3-10	1,308 87
1877.....		839,337	12,947 52	1-2	6,473 76
1876.....		656,212	10,477 94	7-10	7,334 54
1875.....		733,300	10,255 93	9-10	9,230 33
Totals.....		\$15,274,686	\$212,648 68		\$109,008 18

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$3,240,904 63
Total losses paid since organization.....	1,864,431 58
Total cash dividends declared since the Company commenced business	767,497 50
Total amount of the Company's stock owned by the directors at par value.....	\$90,350 00
Total amount loaned to stockholders and officers.....	5,000 00
Total amount of fire losses incurred during the year.....	194,887 04

Business in the State of New York during the year

Fire risks written for part of December, 1885, only.....	\$15,850 00
Premiums received.....	162 25

MANUFACTURERS AND MERCHANTS' INSURANCE COMPANY.

PITTSBURG, PA.

[Organized or incorporated February 28, 1865 ; commenced business May 1, 1865]

JAMES I. BENNETT, *President.*

JOHN D. HENRY, *Secretary.*

Capital stock of the Company paid up, \$250,000

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$65,091 86
Loans on bond and mortgage (first liens)	126,358 32
Loans on bond and mortgage upon which more than one year's interest is due	10,000 00
Interest due and unpaid on bond and mortgage loans.....	4,380 20
Interest accrued thereon.....	2,198 34

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$75,000 00	\$92,933 75	
Indiana Normal School bonds	10,000 00	10,000 00	
Allegheny County bonds.....	25,000 00	25,650 00	
Pittsburg and Western Railroad Co. bonds	20,000 00	18,200 00	
Graff, Bennett & Co.'s bonds	3,600 00	3,600 00	
McKeesport School District, Pa., bonds	5,000 00	5,000 00	
Total par and market values.....	\$144,600 00	\$155,343 75	155,343 75
Cash in office, \$109.70; in bank, \$37,474.64; total			37,884 34
Interest due and accrued on stocks and bonds.....			26 83
Premiums in due course of collection			7,517 31
Rents due and accrued.....			457 50
Aggregate amount of all actual, available Assets.....			\$409,462 05

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$5,841 14	
Losses unadjusted, including all reported and supposed losses.....	3,652 07	
Losses resisted, including interest, costs and expenses.....	2,284 47	
Net amount of unpaid losses and claims.....		\$11,777 68
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$41,559 23	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	29,446 15	
Unearned premiums, at 50 per cent, on inland navigation risks	672 50	
Total unearned premiums		71,677 88
Total liabilities, except capital and net surplus.....		\$83,455 56
Joint-stock capital paid up in cash		250,000 00
Surplus beyond all liabilities		76,006 49
Aggregate Liabilities, including paid up capital and net surplus.....		\$409,462 05

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$121,052 40	\$2,166 69	
Deduct reinsurance, rebate and return premiums.....	15,108 66		
Net cash received for premiums.....	\$105,943 74	\$2,166 69	\$108,112 43

Interest received on bonds and mortgages.....	}	\$14,268 45
Interests and dividends received from all other sources.....		
Received for rents.....		2,966 68
Income from all other sources.....		2,326 51

Aggregate Income received during the year in cash..... \$127,694 07

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$48,469 94
Deduct salvages and reinsurances.....	870 94
Net amount paid for losses (all fire).....	\$47,599 00
Dividends paid.....	20,000 00
Commissions and brokerage.....	17,222 08
Salaries and other charges of officers, clerks and other employes ..	8,404 41
State, national and local taxes.....	3,036 20
All other payments, viz. Real estate expenses, \$2,320.35, sundries, \$5,933.74, total.....	8,254 09

Aggregate Expenditures during the year in cash..... \$104,515 78

V MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$77,692,325 54	\$97,474 29	\$27,000 00	\$1,905 00
Written or renewed in 1885.....	10,916,733 10	122,464 24	182,070 49	2,137 75
Total.....	\$18,609,058 64	\$220,938 53	\$209,070 49	\$4,042 75
Deduct expirations, and cancellations.....	7,505,358 88	81,888 05	180,070 49	2,697 75
In force December 31, 1885.....	11,104,699 76	\$139,050 48	\$20,000 00	\$1,345 00
Deduct amount reinsured.....	128,663 42	1,767 62		
Net amount in force.....	\$10,976,036 34	\$137,282 86	\$20,000 00	\$1,345 00

Recapitulation of Fire Risks and Premiums.

Year written.	Actual.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$6,514,874 79	\$83,118 46	1-2	\$41,559 23
1884.....	Two years.....	25,821 27	348 05	1-4	87 01
1883.....		277,270 29	1,794 96	3-4	1,246 22
1882.....	Three years.....	1,095,698 67	14,408 67	1-6	2,401 45
1881.....		1,284,987 99	15,810 77	1-2	7,965 39
1880.....	Four years.....	1,491,703 33	17,978 69	5-6	11,982 24
1879.....		37,865 00	356 78	7-8	312 18
1878.....	Five years.....	40,900 00	599 25	1-10	59 93
1877.....		2,500 00	69 45	3-10	20 83
1876.....	Six years.....	10,750 00	171 33	1-2	85 07
1875.....		44,900 00	610 77	7-10	427 54
1874.....	Seven years.....	146,265 00	1,870 68	9-10	1,701 61
1873.....		2,500 00	125 00	13-14	116 08
Totals.....		\$10,976,036 34	\$137,282 86		\$71,005 38

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,193,624 78
Total losses paid since organization.....	441,111 80
Total cash dividends declared since the Company commenced business.....	285,000 00
Total dividends declared payable in stock since organization.....	125,000 00
Total amount of the Company's stock owned by the directors at par value.....	47,250 00
Total amount of fire losses incurred during the year.....	67,367 94
Total amount of marine and inland losses incurred during the year.....	145 83

Business in the State of New York during the year.

Fire risks written.....	\$2,761,772 11
Premiums received.....	24,000 36
Losses paid.....	17,481 31
Amount of losses incurred.....	21,204 87
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	547 80
Amount of taxes paid to various fire departments.....	33 12
Amount paid the Comptroller for taxes on premiums.....	177 02

MARINE INSURANCE COMPANY.

ST. LOUIS, MO.

[Organized or incorporated January 25, 1837; commenced business February, 1837.]

JAMES A. BARTLETT, *President*,SAMUEL G. KENNEDY, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$2,000 00
Loans on bond and mortgage (first liens).....	16,015 45

Bonds, etc., owned by the Company.

	Par value.	Market value.	
Kansas Pacific R. R. Co. bonds.....	\$120,000 00	\$135,450 00	
St. Charles, Mo., Water and Heating Co. bonds.....	33,000 00	33,000 00	
Palestine, Texas, Water Co. bonds.....	15,000 00	15,000 00	
Total par and market values.....	\$168,000 00	\$183,450 00	183,450 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Denver City Water bonds.....	\$10,000 00	\$11,500 00	\$20,000 00	
Palestine Water Co. bonds.....	10,000 00	10,000 00		
St. Louis, N. O. Anchor Line stock..	4,100 00	3,485 00	1,500 00	
St. Louis, N. O. Anchor Line stock..	1,500 00	1,275 00	1,100 00	
Boatman's Savings Bank stock.....	10,000 00	11,500 00	3,300 00	
St. Mary's Mill Co. stock.....	10,000 00	15,000 00	5,000 00	
Bank of Commerce of St. Louis &c.	1,000 00	4,500 00	3,500 00	
Collateral note of \$3,200, secured by deed of trust on lot of ground and improvements in town of Kirk- wood, Mo.,.....	3,500 00	3,500 00	2,784 91	
Total amounts.....	\$50,100 00	\$59,700 00	\$37,184 91	37,184 91
Cash in office, \$506.90; in bank, \$18,154.01; total.....				18,660 91
Premiums in due course of collection.....				3,898 28

Aggregate amount of all actual, available Assets..... \$261,209 55

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses:.....	\$2,900 00
Losses resisted, including interest, costs and expenses.....	1,112 37
Net amount of unpaid losses and claims.....	\$4,012 37
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$18,987 55
Unearned premiums, pro rata, on fire risks running more than one year.....	9,152 19
Unearned premiums, at 50 per cent, on inland navigation risks.....	27 70
Total unearned premiums.....	28,167 44
Cash dividends to stockholders, unpaid.....	136 00
Total liabilities, except capital and net surplus.....	\$32,315 81
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	28,893 74
Aggregate Liabilities, including paid up capital and net surplus.....	\$261,209 55

III. INCOME DURING THE YEAR.

	Fire and tornado.	Inland.	
Gross cash premiums received.....	\$49,636 64	\$15,921 62	
Deduct reinsurance, rebate and return premiums.....	3,129 22	5,199 98	
Net cash received for premiums.....	<u>\$46,024 42</u>	<u>\$10,721 64</u>	\$56,746 06
Interest and dividends received from all sources.....			13,650 05
Aggregate Income received during the year in cash.....			<u>70,396 11</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$21,468 48	\$4,103 64	
Deduct salvages and reinsurances.....	215 22	601 20	
Net amount paid for losses.....	<u>\$21,253 26</u>	<u>\$3,504 44</u>	\$24,757 70
Dividends paid.....			7,864 00
Commissions and brokerage.....			14,780 26
Salaries and other charges for officers, clerks and other employes..			8,543 34
State, national and local taxes.....			4,228 42
All other payments.....			5,544 33
Aggregate Expenditures during the year in cash.....			<u>\$65,718 26</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Prem'ns.	Inland risks.	Prem'ns.	Tornado.	Prem'ns.
In force December 31, 1884.....	\$2,905,380	\$30,781 72	\$5,350	\$48 38	\$8,225	\$33 40
Written or renewed in 1885.....	6,953 766	50,379 37	2,086,569	15,671 31	84,285	451 92
Totals.....	<u>\$9,859,146</u>	<u>\$81,161 09</u>	<u>\$2,091,919</u>	<u>\$15,719 69</u>	<u>\$92,510</u>	<u>\$486 72</u>
Deduct expirations and cancellations.....	3,346,603	27,856 86	2,079,619	15,618 19	13,025	15 56
In force December 31, 1885.....	\$6,512,538	\$53,304 23	\$12,300	\$71 50	\$89,485	\$471 22
Deduct amount reinsured.....	41,370	421 26	2,000	16 00		
Net amount in force.....	<u>\$6,468,188</u>	<u>\$52,879 97</u>	<u>\$10,300</u>	<u>\$55 50</u>	<u>\$89,485</u>	<u>\$471 22</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1883	One year or less.....	\$5,222,897	\$37,975 11	1-2	\$18,987 55
1884		6,000	43 50	1-4	10 87
1885	Two years.....	80,525	936 76	3-4	702 32
1883		125,810	1,612 93	1-6	268 82
1884	Three years.....	156,025	1,695 80	1-2	847 90
1885		192,323	1,990 36	5-6	1,658 64
1883		3,000	38 50	3-8	14 43
1884	Four years.....	5,300	31 99	5-8	125 00
1885		43,500	396 45	7-8	346 90
1881		51,400	580 88	1-10	58 98
1882		143,292	1,571 08	3-10	471 39
1883	Five years.....	164,125	1,738 30	1-2	869 15
1884		123,675	1,446 33	7-10	1,012 43
1885		239,801	3,184 20	9-10	2,865 36
Totals.....		<u>\$6,557,673</u>	<u>\$53,251 19</u>		<u>\$28,139 74</u>

Answers to General Interrogatories.

Total amount of the Company's stock owned by the directors at par value.....	\$40,500 00
Total amount loaned to directors and officers.....	33,684 91
Total amount of fire losses incurred during the year.....	23,453 26
Total amount of inland losses incurred during the year.....	4,855 44

Business in the State of New York during the year.

Fire risks written.....	\$1,076,407 00
Premiums received.....	6,869 28
Losses paid.....	109 54
Amount of losses incurred.....	109 54

MECHANICS' INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 19, 1854; commenced business May 4, 1854.]

FRANCIS McMANUS, *President.*

JOHN H. DAVIS, *Secretary.*

Capital stock of the Company paid up, \$250,000

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$71,500 00
Loans on bond and mortgage (first liens).....	181,750 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$4,000 is in process of foreclosure)....	4,000 00
Interest due and unpaid on bond and mortgage loans.....	428 50
Interest accrued thereon.....	2,641 78

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$100,000 00	\$103,250 00	
City of Philadelphia bonds.....	8,300 00	10,014 00	
Philadelphia and Erie R. R. Co. bonds.....	15,000 00	16,687 50	
Philadelphia, Wilmington and Balt. R. R. Co. bonds.....	5,000 00	5,700 00	
Schuylkill River, East Side R. R. Co. certificates ...	30,000 00	32,250 00	
Stenovenille and Indiana R. R. Co. bonds.....	25,000 00	27,125 00	
Union Passenger Railway Co., Philadelphia, bonds..	20,000 00	21,100 00	
Lombard and South St. Passenger R'way Co. bonds.....	5,000 00	5,000 00	
Borough of Clifton Height, Penn., bonds.....	3,000 00	3,106 00	
City of St. Louis, Mo., bonds.....	10,000 00	10,275 00	
Pennsylvania Car Trust bonds.....	10,000 00	10,100 00	
Philadelphia and Reading R. R. Car Trust bonds....	20,000 00	20,000 00	
Allegheny Car Trust bonds.....	6,000 00	6,000 00	
Total par and market values.....	\$257,300 00	\$270,601 50	270,601 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
North Penn. R. R. Co. stock.....	\$5,000 00	\$7,000 00	\$10,000 00	
Germantown Passenger Railway Co. of Philadelphia stock.....	5,000 00	9,000 00		
Total amounts.....	\$10,000 00	\$16,000 00	\$10,000 00	10,000 00
Cash in office, \$414.30; in bank, \$13,525.74; total.....				13,940 04
Interest due and accrued on stocks and bonds.....				1,326 90
Interest due and accrued on collateral loans.....				133 35
Premiums in due course of collection.....				10,678 82
Rents due and accrued.....				262 65
Aggregate amount of all actual, available Assets.....				\$567,263 54

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,566 70
Losses unadjusted, including all reported and supposed losses.....	8,105 00
Net amount of unpaid losses and claims.....	\$9,671 70
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$50,648 57
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	9,789 47
Total unearned premiums.....	60,438 04

Amount reclaimable on perpetual fire policies.....	\$142,235 43
Cash dividends to stockholders, unpaid.....	128 00
All other liabilities.....	2,192 30
Total liabilities, except capital and net surplus.....	\$214,665 47
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	102,598 97
Aggregate Liabilities, including paid up capital and net surplus.....	\$567,263 54

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$120,460 91
Deduct reinsurance, rebate and return premiums.....	15,156 02
Net cash received for premiums (all fire).....	\$105,304 89
Interest received on bonds and mortgages.....	8,702 69
Interest and dividends received from all other sources.....	10,229 88
Received for rent.....	4,668 67
Income from all other sources.....	452 50
Deposit premiums received on perpetual fire risks.....	\$10,138 40
Aggregate Income received during the year in cash.....	\$129,358 63

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$67,287 06
Deduct salvages and reinsurances.....	66 32
Net amount paid for losses (all fire).....	\$67,220 74
Dividends paid.....	19,999 00
Commissions and brokerage.....	16,132 99
Salaries and other charges of officers, clerks and other employes..	5,370 00
State, national and local taxes.....	6,542 51
All other payments, viz.: Office expenses, accounting, etc., \$2,949.37; real estate repairs, \$1,178 53; total.....	4,127 90
Deposit premiums on perpetual fire risks.....	\$4,744 62
Aggregate Expenditures during the year in cash.....	\$119,393 14

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$9,364,822	\$102,180 06
Written or renewed in 1885.....	11,601,496	122,504 18
Totals.....	\$20,966,318	\$224,684 24
Deduct expirations and cancellations.....	10,867,531	107,211 39
Net amount in force.....	\$10,098,787	\$117,472 85

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$9,058,639	\$101,297 13	1-2/	\$50,618 57
1884.....	Two years	43,250	498 88	1-4	124 72
1885.....		20,676	332 02	3-4	219 02
1883.....	Three years	158,143	1,749 20	1-6	291 53
1884.....		195,378	2,251 65	1-2	1,125 82
1885.....		234,289	2,984 31	5-6	2,486 93
1884.....	Four years	10,833	189 79	5-8	116 62
1881.....		23,102	717 50	1-10	71 75
1882.....	Five years	48,200	784 15	3-10	235 25
1883.....		51,833	1,303 83	1-2	651 92
1884.....		92,280	1,970 27	7-10	1,379 19
1885.....		162,166	2,394 12	9-10	3,054 74
	Perpetual.	6,901,786	61,925 25	95-100	58,828 99
			92,673 82	190-100	83,406 44
Totals		\$17,000,573	\$272,071 92		\$202,673 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$729,989 25
Total losses paid since organization	294,063 98
Total cash dividends declared since the Company commenced business.....	260,660 00
Total amount of the Company's stock owned by the directors at par value.....	71,550 00
Total amount loaned to stockholders and officers.....	31,500 00
Total amount of fire losses incurred during the year.....	63,156 78

Business in the State of New York during the year.

Fire risks written.....	\$4,714,652 00
Premiums received	43,166 39
Losses paid	28,195 97
Amount of losses incurred	23,963 01
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	277 60
Amount of taxes paid to various fire departments	539 26
Amount paid the Comptroller for taxes on premiums.	345 07

MERCANTILE INSURANCE COMPANY.

CLEVELAND, OHIO

[Organized November, 1871, commenced business December 23, 1871]

WILLIAM J. GORDON, *President*.

GEORGE A. TISDALE, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$52,600 00
Interest due and unpaid on bond and mortgage loans	1,500 00
Interest accrued thereon.....	158 35

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds	\$108,000 00	\$121,060 00	
Lake Shore and Mich. Southern R'way Co stock....	60,000 00	53,400 00	
N. Y. Central and Hudson River R. R. Co. stock....	10,000 00	10,500 00	
Chicago and Northwestern R'way Co stock.	10,000 00	11,000 00	
Chicago, Milw. and St. Paul R'way Co. com. stock ..	14,100 00	13,450 00	
Chicago, Milw. and St. Paul R'way Co. pref'd stock.	12,500 00	15,500 00	
Cleveland and Pittsburg R. R. Co. stock	5,000 00	7,250 00	
Clev., Col. Cin. and Ind. R'way Co. stock.....	10,000 00	5,900 00	
Union Central Depot and R'way Co. stock	5,000 00	5,000 00	
Lake Shore and Mich. Southern R'way Co. bonds....	1,500 00	1,600 00	
Clev., Col., Cin. and Ind. R'way Co. bonds	4,000 00	4,900 00	
Clev., Col., Cin. and Ind. R'way Co. bonds.	10,000 00	10,100 00	
Chicago, Milwaukee and St. Paul R'way Co. bonds..	5,000 00	6,500 00	
Cincinnati and Springfield R'way Co. bonds	11,000 00	12,750 00	
Total par and market values.....	\$266,100 00	\$279,210 00	279,210 00

Collateral Loans.

	Par value	Market value.	Amount loaned.	
Commercial National Bank	\$10,000 00	\$15,000 00	\$10,000 00	10,000 00
Cash in office, \$3,555 43, in bank, \$30,694 78, total.....				34,250 21
Interest due and accrued on stocks and bonds				100 00
Premiums in due course of collection.				7,017 04
Bills receivable, not matured, taken for premiums				1,263 17
Aggregate amount of all actual, available Assets.....				\$386,098 77

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$965 44	
Losses unadjusted, including all reported and supposed losses.....	15,277 28	
Losses resisted, including interest, costs and expenses.....	1,250 00	
Total amount of claims for losses.....	\$17,492 72	
Deduct reinsurance thereon.....	482 72	
Net amount of unpaid losses and claims.....		\$17,010 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$48,326 15	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	19,322 95	
Unearned premiums, at 50 per cent, on inland navigation risks.....	1,350 42	
Total unearned premiums.....		68,999 52
Salaries and other miscellaneous expenses, due and accrued.....		1,899 99
All other liabilities.....		170 99
Total liabilities, except capital and net surplus.....		\$88,080 50
Joint-stock capital paid up in cash.....		200,000 00
Surplus beyond all liabilities.....		98,018 27
Aggregate Liabilities, including paid up capital and net surplus,		<u><u>\$386,098 77</u></u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$129,682 04	\$50,650 76	
Deduct reinsurance, rebate and return premiums.....	15,453 95	1,814 02	
Net cash received for premiums.....	<u>\$114,228 09</u>	<u>\$48,836 74</u>	\$163,064 83
Interest received on bonds and mortgages.....			3,319 32
Interest and dividends received from all other sources.....			7,910 35
Aggregate Income received during the year in cash.....			<u><u>\$174,294 50</u></u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$55,080 08	\$27,516 06	
Deduct salvages and reinsurances.....	945 81		
Net amount paid for losses.....	<u>\$54,134 24</u>	<u>\$27,516 06</u>	\$81,650 30
Dividends paid.....			15,000 00
Commissions and brokerage.....			24,034 76
Salaries and other charges of officers, clerks and other employes...			12,365 96
State, national and local taxes.....			4,179 28
All other payments, viz.: Agency, office and miscellaneous expenses.			8,419 14
Aggregate Expenditures during the year in cash.....			<u><u>\$145,649 44</u></u>

.. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1884.....	\$10,681,815	\$125,038 02	\$55,500	\$2,710 57
Written or renewed in 1885.....	12,030,361	131,215 25	2,785,675	50,707 86
Totals.....	<u>\$22,712,176</u>	<u>\$256,253 27</u>	<u>\$2,841,175</u>	<u>\$53,418 43</u>
Deduct expirations and cancellations.....	10,945,792	119,700 92	2,738,447	50,717 58
In force December 31, 1885.....	\$11,766,384	\$136,553 25	\$103,723	\$2,700 85
Deduct amount reinsured.....	124,704	1,559 21		
Net amount in force.....	<u>\$11,641,680</u>	<u>\$134,994 04</u>	<u>\$103,723</u>	<u>\$2,700 85</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8, 117, 586	\$96, 652 31	1—2	\$48, 326 15
1884.....	Two years.....	8, 600	81 56	1—4	20 39
1885.....		52, 952	611 04	3—4	458 28
1883.....	Three years.....	679, 753	8, 079 48	1—6	1, 346 58
1884.....		809, 569	9, 901 48	1—2	4, 950 74
1885.....	Four years.....	819, 283	9, 304 47	5—6	7, 753 73
1883.....		900	9 79	3—8	3 67
1884.....	Five years.....	1, 000	6 14	5—8	3 84
1885.....		13, 600	224 25	7—8	196 22
1881.....	Five years.....	158, 913	2, 072 20	1—10	207 22
1882.....		608, 362	3, 052 47	3—10	915 74
1883.....		135, 300	1, 776 28	1—2	888 14
1884.....		120, 612	1, 609 57	7—10	1, 126 70
1885.....		115, 250	1, 613 00	9—10	1, 451 70
Totals		\$11, 641, 680	\$134, 994 04	.....	\$67, 649 10

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$2, 231, 545 97
Total losses paid since organization.	1, 331, 267 15
Total cash dividends declared since the Company commenced business	395, 000 00
Total amount of the Company's stock owned by the directors at par value...	127, 500 00
Total amount loaned to stockholders and officers	60, 000 00
Total amount of fire losses incurred during the year.....	54, 895 28
Total amount of inland losses incurred during the year.....	23, 775 64

Business in the State of New York during the year.

	Fire.	Inland.
Fire risks written.....	\$2, 084, 868 00	\$55, 856 00
Premiums received.....	15, 016 00	1, 968 38
Losses paid.....	8, 388 00	104 67
Amount of losses incurred	7, 885 14	75 52
Amount of taxes paid to various fire departments.....		\$261 40
Amount paid the Comptroller for taxes on premiums.		125 34

MERCANTILE FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized February 11, 1823; commenced business May, 1823.]

GEORGE R. ROGERS, *President.*

B. F. FIELD, JR., *Secretary.*

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$36, 500 00
Interest accrued thereon	535 00

Stocks, Bonds, etc. owned by the Company.

	Par value.	Market value.
Atlantic National Bank stock ...	\$10, 000 00	\$13, 900 00
City National Bank stock.....	20, 000 00	22, 000 00
Columbian National Bank stock.....	20, 000 00	26, 200 00
Eagle National Bank stock.....	21, 400 00	23, 226 00
Globe National Bank stock.	30, 000 00	29, 700 00
Hamilton National Bank stock.....	12, 000 00	15, 480 00
New England National Bank stock	16, 000 00	23, 360 00
North National Bank stock.....	20, 000 00	26, 200 00
Railroad National Bank stock....	1, 800 00	2, 340 00
State National Bank stock	17, 800 00	21, 894 00

	Par value.	Market value.	
Suffolk National Bank stock.....	\$53,500 00	\$62,595 00	
Tremont National Bank stock.....	20,000 00	22,200 00	
Union National Bank stock.....	20,000 00	28,600 00	
Boston and Providence Railroad stock.....	20,000 00	35,800 00	
Lyman Mills stock.....	10,000 00	6,900 00	
United States bonds.....	15,000 00	16,800 00	
New Bedford Railroad bonds.....	30,000 00	36,300 00	
Boston and Albany Railroad bonds.....	30,000 00	35,700 00	
Boston and Maine Railroad bonds.....	10,000 00	12,300 00	
Fitchburg Railroad bonds.....	25,000 00	30,750 00	
Boston and Lowell Railroad bonds.....	10,000 00	12,300 00	
Boston and Lowell Railroad bonds.....	15,000 00	17,850 00	
Boston City bonds.....	65,000 00	78,000 00	
Charlestown Water Loan bonds.....	10,000 00	11,600 00	
Total par and market values.....	\$502,500 00	\$612,995 00	
Cash in office, \$2,311.36; in bank, \$12,278.65; total.....			\$612,995 00
Interest due and accrued on stocks and bonds.....			14,620 01
Premiums in due course of collection.....			5,702 08
Bills receivable, not matured, taken for premiums.....			9,056 50
			20,680 63
Aggregate amount of all actual available Assets.....			\$700,089 22

II. LIABILITIES.

Net amount of unpaid losses and claims.....		\$22,933 98
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$56,916 10	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	31,909 43	
Unearned premiums, at 100 per cent, on marine risks.....	18,492 77	
Total unearned premiums.....		107,318 30
Commissions.....		210 00
Total liabilities, except capital and net surplus.....		\$130,462 28
Joint stock capital paid up in cash.....		400,000 00
Surplus beyond all liabilities.....		169,626 94
Aggregate Liabilities, including paid up capital and net surplus.....		\$700,089 22

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received.....	\$152,584 05	\$71,881 70	
Deduct reinsurance, rebate and return premiums.....	23,716 52	28,618 26	
Net cash received for premiums.....	\$128,867 53	\$43,263 44	
			\$175,133 97
Interest received on bonds and mortgages.....			1,775 00
Interest and dividends received from all other sources.....			28,551 94
Income from all other sources.....			12 50
Aggregate Income received during the year in cash.....			\$205,473 41

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$65,109 28	\$43,903 45	
Deduct salvages and reinsurances.....	439 98	2,138 16	
Net amount paid for losses.....	\$64,669 30	\$41,765 29	
			\$106,434 59
Dividends paid.....			36,000 00
Commissions and brokerage.....			30,263 61
Salaries and other charges of officers, clerks and other employes.....			14,075 00
State, national and local taxes.....			9,217 42
All other payments, viz.: Rent and sundry office and agency expenses.....			11,108 43
Aggregate Expenditures during the year in cash.....			\$207,099 05

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1884.....	\$16,845,982	\$169,381 44	\$1,613,015	\$18,277 65
Written or renewed in 1885.....	14,036,961	150,311 60	2,461,447	64,351 92
Totals.....	\$30,882,943	\$319,693 04	\$4,074,462	\$82,629 57
Deduct expirations and cancellations,	12,812,125	132,271 40	2,450,780	62,866 80
In force December 31, 1885.....	\$18,070,818	\$187,421 64	\$1,623,682	\$19,762 77
Deduct amount reinsured.....	691,340	9,136 84	21,000	1,270 00
Net amount in force.....	\$17,379,478	\$178,284 80	\$1,602,682	\$18,492 77

Recapitulation of Fire Risks and Premiums.

Year written,	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$10,950,492	\$113,832 21	1-2	\$56,916 10
1884.....	Two years.....	13,600	89 10	1-4	22 27
1885.....		49,300	297 35	3-4	223 00
1883.....	Three years.....	764,749	8,699 09	1-1	1,449 84
1884.....		795,370	9,144 97	1-2	4,572 48
1885.....		852,954	8,470 33	3-6	7,058 60
1881.....	Five years.....	738,255	7,630 05	1-10	763 00
1882.....		714,175	6,775 05	3-10	2,032 50
1883.....		1,330,161	9,873 64	1-2	4,936 82
1884.....		618,747	6,373 91	7-10	4,461 73
1885.....		551,675	7,099 10	9-10	6,389 19
Totals.....		\$17,379,478	\$178,284 80		\$88,825 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,090,820 57
Total losses paid since organization.....	4,579,302 24
Total cash dividends declared since the Company commenced business.....	1,930,500 00
Total dividends declared payable in stock since organization.....	100,000 00
Total amount of the Company's stock owned by the directors at par value.....	26,800 00
Total amount of fire losses incurred during the year.....	67,580 45
Total amount of marine losses incurred during the year.....	36,335 60

Business in the State of New York during the year.

Fire risks written.....	\$3,130,284 00
Premiums received.....	20,150 00
Losses paid.....	11,506 13
Amount of losses incurred.....	15,396 40
Amount of taxes paid to various fire departments.....	101 16
Amount paid the Comptroller for taxes on premiums.....	137 73

MERCHANTS' INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated February 18, 1858; commenced business April 18, 1858.]

HENRY POWLES, President. JAMES R. MULLIKIN, Secretary.

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$134,804 16
Loans on bond and mortgage (first liens).....	414,887 00
Interest due and unpaid on bond and mortgage loans.....	1,209 01
Interest accrued thereon.....	6,824 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$124,000 00	\$184,757 00
N. J. Central R. R. Co. bonds	25,000 00	26,250 00
N. J. State bonds	1,000 00	1,170 00
East Orange Street Improvement bonds	15,250 00	16,165 00
Elizabeth City bonds	11,200 00	8,000 00
Newark Gas-Light Co. bonds	10,000 00	14,000 00
Citizens' Gas Light Co. bonds	13,700 00	16,851 00
Newark and Bloomfield Horse Car R. R. bonds	10,000 00	12,400 00
Newark City Improvement bonds	100,000 00	121,000 00
New York and Long Branch R. R. stock	10,000 00	10,000 00
Long Branch School bonds	15,000 00	17,850 00
Orange and Newark Horse Car R. R. bonds	50,000 00	64,000 00
Warren Railroad stock	5,000 00	5,900 00
Morris and Essex R. R. bonds	13,000 00	18,720 00
Elizabethtown Water bonds	8,000 00	9,280 00
Jersey City bonds	3,000 00	3,060 00
School District No. 30, Essex County bonds	900 00	900 00
Belleville and Newark Street R. R. bonds	1,000 00	1,340 00
Newark and Irvington R. R. bonds	2,000 00	2,460 00
Total par and market values	\$428,050 00	\$514,103 00

\$514,103 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. B. Building and Loan Assn. stock	\$800 00	\$800 00	\$500 00
National State Bank stock	3,550 00	4,260 00	3,500 00
National City Bank stock	1,000 00	1,280 00	1,000 00
National City Bank stock	500 00	640 00	1,000 00
National Newark Bank Co. stock	500 00	635 00	
Manuf. National Bank stock	4,000 00	3,000 00	2,500 00
Newark and N. Y. R. R. bonds	4,500 00	4,950 00	3,500 00
Yonkers Gas Co. stock	5,000 00	3,920 00	2,700 00
National City Bank stock	3,000 00	3,484 00	1,000 00
Total amounts	\$23,450 00	\$22,969 00	\$15,700 00

15,700 00

Cash in office, \$4,302 07; in bank, \$58,597.71; total	62,899 78
Interest due and accrued on stocks and bonds	6 388 68
Interest due and accrued on collateral loans	210 21
Premiums in due course of collection	67,665 73
Rents due and accrued	1,293 65

Aggregate amount of all actual, available Assets \$1,225,985 22

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$35,677 20
Losses unadjusted, including all reported and supposed losses	16,490 00
Losses resisted, including interest, costs and expenses	21,780 45

Net amount of unpaid losses and claims. \$73,947 65

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$227,621 85
Unearned premiums, pro rata, on fire risks running more than one year	141,743 11

Total unearned premiums	369,364 96
Amount reclaimable on perpetual fire policies	480 00
Principal unpaid on scrip ordered to be redeemed	4,903 00
Interest unpaid to scripholders, due or to become due	1,224 83
All other liabilities, viz.: Taxes, \$1,192.76; commissions, \$11,114.14; return premiums, \$6,057.56; total	18,364 46

Total liabilities, except capital and net surplus	\$468,284 90
Joint-stock capital paid up in cash	400,000 00
Surplus beyond all liabilities	357,700 88

Aggregate Liabilities, including paid up capital and net surplus, \$1,225,985 22

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$651,706 55
Deduct reinsurance, rebate and return premiums	74,670 04
Net cash received for premiums (all fire)	\$577,036 51
Interest received on bonds and mortgages	26,086 99
Interest and dividends received from all other sources	25,888 30
Received for rent	4,309 92
Aggregate Income received during the year in cash	\$633,321 72

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$381,394 79
Deduct salvages and insurances	3,895 04
Net amount paid for losses (all fire)	\$377,499 75
Dividends paid	40,000 00
Scrip redeemed in cash, and interest paid on scrip	435 12
Commissions and brokerage	105,279 22
Salaries and other charges of officers, clerks and other employes	28,460 00
State, national and local taxes	17,660 51
All other payments	62,782 57
Aggregate Expenditures during the year in cash	\$632,107 17

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.
In force December 31, 1884	\$65,994 359	\$712,759 81
Written or renewed in 1885	60,485 886	653,679 56
Totals	\$126,480 275	\$1,366,439 37
Deduct expirations and cancellations	59,376 607	636,116 32
In force December 31, 1885	\$67,103 668	\$730,323 05
Deduct amount reinsured	1,084 581	12,105 16
Net amount in force	\$66,019 087	\$718,217 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$41,560 338	\$455,243 69	1-2	\$227,621 85
1884	Two years	131,381	1,272 47	1-4	318 12
1885		71,088	639 59	3-4	479 69
1883	Three years	4,799 427	48,823 74	1-6	8,138 12
1884		5,486 216	57,331 67	1-2	28,665 83
1885		6,770 813	69,344 76	5-6	57,787 30
1882	Four years	70,750	641 71	1-8	80 21
1883		111,625	1,070 07	3-8	401 28
1884		102,392	1,140 78	5-8	712 99
1885		70,350	865 94	7-8	757 70
1881	Five years	1,062 573	12,135 06	1-10	1,213 51
1882		1,257 693	14,698 67	3-10	4,409 60
1883		1,393 824	15,997 97	1-2	7,998 99
1884		1,455 774	18,515 51	7-10	12,960 85
1885		1,574 543	19,359 00	9-10	17,423 10
	Over five years	81 000	1,132 27	pro rata.	395 32
	Perpetual risks	19,800			
Totals		\$66,019 087	\$718,217 90		\$369,364 96

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$6,459,349 00
Total losses paid since organization	3,143,667 75
Total cash dividends declared since the Company commenced business	564,219 00
Total dividends declared payable in stock since organization	240,000 00
Total amount of the Company's stock owned by the directors at par value	73,823 00
Total amount loaned to stockholders and officers	4,500 00
Total amount of fire losses incurred during the year	384,015 30
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:	
Georgia	\$25,000 00

Business in the State of New York during the year.

Fire risks written.....	\$13,985,638 94
Premiums received.....	96,907 40
Losses paid.....	61,550 64
Amount of losses incurred.....	61,667 84
Amount of taxes paid to various fire departments.....	1,123 59
Amount paid the Comptroller for taxes on premiums.....	766 40

MERCHANTS' INSURANCE COMPANY.

PROVIDENCE, R. I.

[Incorporated May 15, 1851: commenced business July, 1851.]

W. T. BARTON, *President*.WILLIAM P. GOODWIN, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on hand and mortgage (first liens).....	\$35,500 00
Interest accrued thereon.....	223 33

Stocks, etc., owned by the Company.

	Par value.	Market value.	
National Bank of Commerce stock.....	\$80,000 00	\$88,000 00	
American National Bank stock.....	50,000 00	46,000 00	
Merchants' National Bank stock.....	20,000 00	25,200 00	
Globe National Bank stock.....	10,000 00	14,000 00	
Providence Gas Co. stock.....	23,350 00	35,492 00	
Phoenix National Bank stock.....	10,000 00	18,000 00	
Mechanics' National Bank stock.....	12,850 00	18,504 00	
Manufacturers' National Bank stock.....	10,200 00	14,943 00	
Delaware and Hudson Canal Co. stock.....	9,862 00	9,700 00	
Total par and market values.....	\$226,262 00	\$269,839 00	269,839 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Union R. R. Co., Providence, stock.....	\$5,500 00	\$9,360 00	\$8,000 00	
Phoenix Nat. Bank, Providence, stock.....	100 00	180 00	150 00	
Providence Gas Co. stock.....	50 00	76 00		
New Haven and Derby R. R. Co. stk.....	3,000 00	3,750 00	2,391 15	
(Total amounts.....)	\$8,650 00	\$13,366 00	\$10,541 15	10,541 15
Cash in office, \$1,642.65; in bank, \$74,145.22; total.....				75,787 87
Interest due and accrued on collateral loans and bank deposits....				920 66
Premiums in due course of collection.....				27,637 06

Aggregate amount of all actual, available Assets \$420,449 07

II. LIABILITIES

Losses adjusted and unpaid, due and to become due.....	\$5,289 13
Losses unadjusted, including all reported and supposed losses.....	13,812 04
Losses resisted, including interest, costs and expenses.....	2,458 43
Net amount of unpaid losses and claims.....	\$21,559 60
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$85,029 28
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	34,861 62
Unearned premiums, at 100 per cent, on marine risks.....	19 75
Total unearned premiums.....	119,910 65

Salaries and other miscellaneous expenses, due and accrued	\$707 01
All other liabilities	2,231 33
Total liabilities, except capital and net surplus	\$144,408 52
Joint stock capital paid up in cash	200,000 00
Surplus beyond all liabilities	76,040 18
Aggregate Liabilities including paid up capital and net surplus,	<u>\$420,449 07</u>

III INCOME DURING THE YEAR.

	Fire.	Marine.
Gross cash premiums received	\$219,056 26	\$2,765 76
Deduct reinsurance, rebate and return premiums....	25,192 71	91, 53
Net cash received for premiums.....	<u>\$193,863 55</u>	<u>\$2,674 23</u>
		\$196,537 78
Interest received on bonds and mortgages.....		1,075 00
Interest and dividends received from all other sources..		16,676 81
Income from all other sources.		14 22
Aggregate Income received during the year in cash.....		<u>\$214,303 81</u>

IV EXPENDITURES DURING THE YEAR.

	Fire.	Marine.
Gross amount paid for losses	\$128,814 57	\$3,019 61
Deduct salvages and reinsurances	3,500 08	
Net amount paid for losses	<u>\$125,314 49</u>	<u>\$3,019 61</u>
		\$128,334 10
Dividends paid.		12,000 00
Commissions and brokerage.....		36,054 43
Salaries and other charges of officers, clerks and other employes, supplies and office rent.		27,422 26
State, national and local taxes		6,599 45
Aggregate Expenditures during the year in cash.....		<u>\$210,410 24</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1884	\$20,348. 971	\$248,916 40	\$17,759	\$185 04
Written or renewed in 1885.	18,750. 696	221,432 79	266,342	2,802 94
Totals	\$39,099, 667	\$470,349 19	\$284,101	\$2,987 98
Deduct expirations and cancellations,	19,062, 406	226,174 40	275,370	2,968 23
In force December 31, 1885.....	\$20,037, 261	\$244,174 79	\$8,731	\$19 75
Deduct amount reinsured.....	162,846	1,932 42		
Net amount in force.. . . .	<u>\$19,874, 415</u>	<u>\$242,242 37</u>	<u>\$8,731</u>	<u>\$19 75</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885.....	One year or less.....	\$13,539,548	\$170,058 56	1-2	\$85,029 25
1884.....	Two years.....	67,285	656 96	1-4	164 24
1885.....		73,915	708 88	3-4	531 06
1883.....	Three years.....	1,125,141	12,074 79	1-6	2,012 46
1884.....		958,897	10,487 22	1-3	5,243 61
1885.....		882,724	9,753 07	5-6	8,127 56
1882.....	Four years.....	214,625	2,242 72	1-8	260 51
1883.....		191,435	2,004 26	3-8	751 59
1884.....		95,375	1,070 85	5-8	669 25
1885.....	Five years.....	67,175	688 70	7-8	602 62
1881.....		478,091	5,759 52	1-10	575 93
1882.....		582,988	6,975 70	3-10	2,092 71
1883.....		584,435	7,004 60	1-2	3,502 30
1884.....		467,722	5,867 64	7-10	4,107 32
1885.....		545,059	6,882 90	9-10	6,200 01
Totals.....		<u>\$19,874, 415</u>	<u>\$242,242 37</u>		<u>\$119,890 90</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$5,252,868 13
Total losses paid since organization.....	3,592,248 94
Total cash dividends declared since the Company commenced business.....	602,000 00
Total amount of the Company's stock owned by the directors at par value.....	48,400 00
Total amount loaned to stockholders and officers.....	2,391 15
Total amount of fire losses incurred during the year.....	112,466 10
Total amount of marine losses incurred during the year.....	2,519 61

Business in the State of New York during the year.

Fire risks written.....	\$4,576,773 00
Premiums received..	38,134 32
Losses paid.....	28,230 14
Amount of losses incurred.....	27,742 18
Amount of taxes paid to various fire departments.....	831 27
Amount paid the Comptroller for taxes on premiums.....	204 20

MICHIGAN FIRE AND MARINE INSURANCE COMPANY.

DETROIT, MICH.

[Organized or incorporated February 8, 1881; commenced business March 1, 1881]

FRANCIS PALMS, *President.*

E. C. PRESTON, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$3,133 45
Loans on bond and mortgage (first liens)	258,655 00
Loans on bond and mortgage upon which more than one year's interest is due (of which \$6,800 is in process of foreclosure).....	11,850 00
Interest due and unpaid on bond and mortgage loans.....	2,509 75
Interest accrued thereon.....	3,772 59

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Cheboygan Village Water bonds.....	\$12,500 00	\$12,500 00
Alpena Township School bonds.....	3,000 00	3,000 00
People's Savings Bank stock.....	5,000 00	5,500 00
Total par and market values.....	\$20,500 00	\$21,000 00
Cash in office, \$1,727.45 ; in bank, \$24,812.50 ; total		26,539 95
Interest due and accrued on stocks and bonds.....		700 88
Premiums in due course of collection.....		18,065 75

Aggregate amount of all actual, available Assets..... **\$346,227 37**

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,545 01
Losses unadjusted, including all reported and supposed losses.....	4,825 00
Net amount of unpaid losses and claims.....	\$9,370 01
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$58,811 20
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	24,250 58
Total unearned premiums.....	83,061 78
Total liabilities, except capital and net surplus	\$92,431 79
Joint-stock capital paid up in cash	200,000 00
Surplus beyond all liabilities.....	53,795 58

Aggregate Liabilities, including paid up capital and net surplus, **\$346,227 37**

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$160,732 84
Deduct reinsurance, rebate and return premiums.....	28,921 39
Net cash received for premiums.....	\$137,808 45
Interest received on bonds and mortgages.....	15,677 77
Interest and dividends received from all other sources.....	2,226 87
Aggregate Income received during the year in cash.....	\$155,713 09

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$79,471 94
Deduct salvages and reinsurances.....	4,791 52
Net amount paid for losses (all fire).....	\$74,680 42
Commissions and brokerage.....	23,231 23
Salaries and other charges of officers, clerks and other employes ..	6,581 61
State, national and local taxes.....	5,850 94
All other payments, viz.: Rent, \$1,440; exchange, \$239; agency expenses, \$10,208 64; home office expenses, \$1,566.18; total.....	13,483 82
Aggregate Expenditures during the year in cash.....	\$123,928 02

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$9,896,162	\$132,496 04
Written or renewed in 1885.....	12,710,240	168,755 92
Totals.....	\$22,606,402	\$301,251 96
Deduct expirations and cancellations.....	10,335,943	135,603 25
in force December 31, 1885.....	\$12,270,459	\$165,651 71
Deduct amount reinsured.....	436,670	5,305 13
Net amount in force.....	\$11,833,789	\$160,346 53

Recapitulation of Fire Risks and Premiums

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,100,642	\$117,622 40	1-2	\$58,811 20
1884.....	Two years.....	16,888	155 78	1-4	35 94
1885.....		9,687	105 89	3-4	79 41
1883.....	Three years.....	773,167	8,777 19	1-6	1,462 86
1884.....		1,320,642	14,335 67	1-2	7,167 83
1885.....	Four years.....	1,412,273	16,190 98	5-6	13,492 45
1884.....		3,000	105 00	5-8	65 60
1881.....	Five years.....	7,350	111 25	1-10	11 12
1882.....		32,200	457 68	3-10	137 50
1883.....		39,250	670 98	1-2	335 44
1884.....		55,775	868 97	7-10	608 23
1885.....		62,915	944 84	9-10	850 35
Totals.....		\$11,833,789	\$160,346 53		\$83,061 78

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$453,991 59
Total losses paid since organization.....	210,723 59
Total amount of the Company's stock owned by the directors at par value.....	84,250 00
Total amount of fire losses incurred during the year.....	78,953 93

Business in the State of New York during the year.

Fire risks written.....	\$1,885,130 00
Premiums received.....	22,241 14
Losses paid.....	23,792 11
Amount of losses incurred.....	22,371 60
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	317 00
Amount of taxes paid to various fire departments.....	430 62
Amount paid the Comptroller for taxes on premiums.....	189 55

MILWAUKEE MECHANICS' MUTUAL INSURANCE COMPANY.

MILWAUKEE, WIS.

[Organized or incorporated February, 1852; commenced business April 1, 1852.]

CHRISTIAN PREUSSER, *President*.

ADOLF J. CRAMER, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered ..	\$37,450 00
Loans on bond and mortgage (first liens) ..	507,205 13
Interest accrued thereon ..	7,790 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds ..	\$209,000 00	\$224,000 00	
Milwaukee County bonds ..	40,000 00	41,500 00	
Milwaukee City bonds ..	76,000 00	76,000 00	
Brown County (Wis.) bonds ..	43,500 00	44,000 00	
Dodge County (Wis.) bonds ..	8,000 00	8,000 00	
Door County (Wis.) bonds ..	6,000 00	6,300 00	
Oshkosh City (Wis.) bonds ..	30,000 00	35,000 00	
St. Paul (Minn.) Water bonds ..	100,000 00	104,500 00	
Cream City R. R. Co. (Milwaukee) stock ..	5,300 00	5,300 00	
Total par and market values ..	\$517,800 00	\$544,600 00	544,600 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Ludington, Wells & Van Schaick Lumber Co., Chicago, stock ..	\$100,000 00	\$200,000 00	\$50,000 00	
Cream City R. R. Co. stock ..	34,000 00	51,000 00	30,000 00	
Mortgage and note on improved city property ..	4,000 00	10,000 00	4,000 00	
Total amounts ..	\$138,000 00	\$261,000 00	\$84,000 00	84,000 00
Cash in office, \$12,219.86; in bank, \$80,185.78; total ..				92,405 64
Interest accrued on stocks and bonds ..				4,100 00
Interest accrued on collateral loans ..				800 00
Premiums in due course of collection ..				35,667 79

Aggregate amount of all actual, available Assets .. \$1,314,018 56

II. LIABILITIES.

Losses adjusted and unpaid, to become due ..	\$5,498 00
Losses unadjusted, including all reported and supposed losses ..	9,875 00
Losses resisted, including interest, costs and expenses ..	6,946 00
Net amount of unpaid losses and claims ..	\$22,319 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less ..	\$195,717 96
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year ..	184,287 62
Total unearned premiums ..	380,005 58
Cash dividends to stockholders, unpaid ..	51 00
Total liabilities, except capital and net surplus ..	<u>\$402,375 58</u>

Joint-stock capital paid up in cash.....	\$200,000 00
Surplus beyond all liabilities.....	711,642 98
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$1,314,018 56</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$506,154 79
Deduct reinsurance, rebate and return premiums.....	36,875 43
Net cash received for premiums (all fire).....	\$469,279 36
Interest received on bonds and mortgages.....	26,923 90
Interest and dividends received from all other sources.....	28,596 60
Received for rent.....	1,549 96
Income from all other sources.....	448 25
Aggregate Income received during the year in cash.....	<u>\$526,798 07</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$219,175 31
Dividends paid.....	19,962 00
Commissions and brokerage.....	107,907 40
Salaries and other charges of officers, clerks and other employ�es...	33,626 01
State, national and local taxes.....	14,690 44
All other payments, viz.: Rent.....	29,573 18
Aggregate Expenditures during the year in cash.....	<u>\$424,934 34</u>

V. MISCELLANEOUS.

	<i>Risks and Premiums.</i>	Fire risks.	Premiums.
In force December 31, 1884.....		\$42,618,760	\$634,128 42
Written or renewed in 1885.....		37,178,333	513,419 52
Totals.....		\$79,797,093	\$1,147,547 94
Deduct expirations and cancellations.....		29,670,438	408,332 82
Net amount in force.....		<u>\$50,126,655</u>	<u>\$739,215 12</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$26,631,351	\$391,435 92	1-2	\$195,717 96
1883.....	Three years.....	18,735,443	79,400 41	1-6	13,233 40
1884.....			83,855 63	1-2	41,927 61
1885.....			96,583 77	5-6	82,990 64
1881.....			12,756 44	1-10	1,275 64
1882.....	Five years.....	4,759,861	16,046 09	3-10	4,813 83
1883.....			18,624 86	1-2	9,312 43
1884.....			15,112 17	7-10	10,578 52
1885.....			22,394 83	9-10	20,155 35
Totals.....		<u>\$50,126,655</u>	<u>\$739,215 12</u>		<u>\$380,005 58</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,583,831 30
Total losses paid since organization.....	2,140,837 59
Total cash dividends declared since the Company commenced business.....	30,000 00
Total amount of the Company's stock owned by the directors at par value.....	108,970 00
Total amount loaned to stockholders and officers.....	42,600 00
Total amount of fire losses incurred during the year.....	<u>213,644 00</u>

Business in the State of New York during the year.

Fire risks written.....	\$2,964,907 00
Premiums received.....	35,102 23
Losses paid.....	16,576 58
Amount of losses incurred.....	17,751 58
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	489 50
Amount of taxes paid to various fire departments.....	<u>1,029 98</u>

NATIONAL FIRE INSURANCE COMPANY.

HARTFORD, CONN.

[Organized November 27, 1871; commenced business December 1, 1871.]

MARK HOWARD, *President*.JAMES NICHOLS, *Secretary*.

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$24,478 40
Loans on bond and mortgage (first liens)	482,250 00
Interest due and unpaid on bond and mortgage loans	1,479 25
Interest accrued thereon	8,559 03

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$100,000 00	\$118,250 00
Hartford City Capitol bonds	25,000 00	31,250 00
Hartford City Water bonds	10,000 00	10,600 00
New Britain City bonds	6,000 00	7,200 00
Rochester City bonds	25,000 00	32,500 00
Lockport City bonds	10,000 00	12,200 00
Buffalo City bonds	15,000 00	16,200 00
Cleveland City bonds	10,000 00	11,600 00
Detroit City bonds	13,000 00	15,860 00
Meriden Town bonds	10,000 00	10,500 00
West Middle School District, Hartford, bonds	25,000 00	29,500 00
St. Johnsbury and Lake Champlain R. R. bonds	20,000 00	21,200 00
Danbury and Norwalk R. R. bonds	10,000 00	10,200 00
Harlem River and Port Chester R. R. bonds	25,000 00	31,250 00
Erie Railway bonds	20,000 00	24,800 00
Jackson, Lansing and Saginaw R. R. bonds	20,000 00	21,000 00
Cleveland, Col., Cin. and Indianapolis R. R. bonds	20,000 00	24,000 00
Chicago and Western Indiana R. R. bonds	20,000 00	20,000 00
Chicago and Northwestern R. R. bonds	20,000 00	23,000 00
Chicago, Milwaukee and St. Paul R. R. bonds	10,000 00	11,200 00
Chicago, Burlington and Quincy R. R. bonds	10,000 00	10,400 00
Hannibal and St. Joseph R. R. bonds	20,000 00	23,400 00
New York, New Haven and Hartford R. R. stock	40,000 00	80,000 00
New York and Harlem R. R. stock	10,000 00	21,000 00
New York Central and Hudson River R. R. stock	50,000 00	52,000 00
Pennsylvania R. R. stock	29,150 00	30,899 00
Pittsburg, Fort Wayne and Chicago stock	20,000 00	28,000 00
Cleveland and Pittsburg stock	10,000 00	14,500 00
Illinois Central stock	11,700 00	15,330 00
Chicago, Burlington and Quincy stock	11,000 00	14,960 00
Chicago, Rock Island and Pacific stock	30,000 00	38,400 00
Met. Nat. Bank, N. Y., stock (in liquidation)	10,000 00	1,500 00
Central National Bank, N. Y., stock	5,000 00	5,600 00
Farmers and Mechanics' Nat. Bank, Hartford, stock	15,000 00	15,450 00
Charter Oak National Bank stock	10,000 00	14,000 00
Hartford National Bank stock	30,000 00	49,500 00
Phoenix National Bank stock	30,000 00	41,400 00
Aetna National Bank stock	21,500 00	24,725 00
City National Bank stock	5,000 00	3,100 00
Mercantile National Bank stock	5,000 00	5,000 00
National Exchange Bank stock	12,350 00	17,784 00
Second National Bank, New Haven, stock	5,000 00	7,750 00
Thames National Bank, Norwich, stock	10,000 00	14,000 00
National Bank of the Republic, Boston, stock	7,500 00	10,125 00
Beet in National Bank, Boston, stock	7,000 00	8,400 00
St. Paul National Bank, St. Paul, stock	7,000 00	7,000 00
Merchants' Bank, St. Louis, stock	250 00	175 00
Willimantic Linen Company stock	8,000 00	13,120 00
Total par and market values	\$844,450 00	\$1,049,828 00

1,049,828 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
N. Y., N. H. and H. R. R. stock.....	\$500 00	\$1,000 00	\$400 00
Hartford Gas Co. stock	125 00	175 00	
Adams Express Co. stock.....	1,500 00	2,175 00	1,800 00
Hartford and W. H. R. R. stock.....	600 00	660 00	
Travelers' Ins. Co. stock	20,600 00	51,500 00	10,450 00
Total amounts.....	\$23,325 00	\$55,510 00	\$12,650 00
Cash in office, \$473 68; in bank, \$266,238.74; total			\$12,650 00 266,712 42
Interest due and accrued on bonds.....			7,443 33
Interest due and accrued on collateral loans			327 54
Aggregate amount of all actual, available Assets.....			\$1,853,727 97

II. LIABILITIES.

Losses adjusted and unpaid, to become due	\$26,588 49
Losses unadjusted, including all reported and supposed losses.....	26,752 56
Losses resisted, including interest costs and expenses.....	7,385 80
Net amount of unpaid losses and claims.....	\$60,726 85
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$195,388 53
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	123,988 74
Total unearned premiums	319,377 27
Total liabilities, except capital and net surplus.....	\$380,104 12
Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	473,623 85
Aggregate Liabilities, including paid up capital and net surplus,	\$1,853,727 97

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$544,870 74
Deduct reinsurance, rebate and return premiums	54,417 54
Net cash received for premiums (all fire).....	\$490,453 20
Interest received on bonds and mortgages.....	34,421 79
Interest and dividends received from all other sources.....	56,999 21
Income from all other sources.....	43,239 94
Aggregate Income received during the year in cash....	\$585,114 14

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$273,050 12
Deduct salvages and reinsurances	1,529 07
Net amount paid for losses (all fire).....	\$271,521 05
Dividends paid.....	100,000 00
Commissions and brokerage.....	75,158 36
Salaries and other charges of officers, clerks and other employés... ..	33,753 92
State, national and local taxes	13,647 43
All other payments, viz.: Agency, incidental expenses, blanks, stationery, exchange, etc.....	32,973 79
Aggregate Expenditures during the year in cash.....	\$527,054 55

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$47,426,668	\$572,037 90
Written during 1885.....	43,738,826	544,870 74
Totals	\$91,165,494	\$1,116,908 64
Deduct those expired and terminated.....	39,903,714	482,684 67
In force at end of year.....	\$51,261,780	\$634,223 97
Deduct amount reinsured.....	386,690	5,568 06
Net amount in force.....	\$50,875,090	\$628,655 91

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$29,574,178	\$390,777 06	1-2	\$195,388 33
1884.....	Two years.....	148,183	1,776 96	1-4	444 24
1885.....		53,582	406 89	3-4	305 16
1883.....	Three years.....	3,430,977	37,047 74	1-6	6,174 62
1884.....		4,282,363	46,675 13	1-2	23,337 56
1885.....		4,766,661	52,935 52	5-6	44,154 60
1882.....	Four years.....	176,675	1,751 13	1-8	218 89
1883.....		244,658	2,484 44	3-8	931 66
1884.....		157,958	1,758 37	5-8	1,098 98
1885.....		139,608	1,366 78	7-8	1,195 93
1881.....	Five years.....	1,518,338	16,533 82	1-10	1,653 38
1882.....		1,947,573	20,732 15	3-10	6,219 64
1883.....		1,521,257	17,945 12	1-2	8,972 56
1884.....		1,372,622	17,459 00	7-10	12,221 30
1885.....		1,540,457	18,955 80	9-10	17,060 22
Totals		\$50,875,090	\$628,655 91	.....	\$319,377 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$5,311,735 66
Total losses paid since organization.....	2,517,875 76
Total cash dividends declared since the Company commenced business	1,077,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value	117,900 00
Total amount loaned to stockholders	12,650 00
Total amount of fire losses incurred during the year.....	281,581 07

Business in the State of New York during the year.

Fire risks written	\$1,502,207 00
Premiums received	48,560 63
Losses paid	35,026 41
Amount of losses incurred	32,131 58
Amount of taxes paid to various fire departments	761 94
Amount paid the Comptroller for taxes on premiums	381 55

NEPTUNE FIRE AND MARINE INSURANCE
COMPANY.

BOSTON, MASS.

[Organized or incorporated December 24, 1872 ; commenced business Jannary 1, 1873.]

GEORGE F. OSBORNE, *President.*

EUGENE B. HINKLEY, *Secretary.*

Capital stock of the Company paid up, \$300,000

1. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Paid value.	Market value.
Tremont National Bank stock	\$70,000 00	\$77,875 00
Union National Bank stock	10,000 00	14,300 00
Globe National Bank stock	5,000 00	4,950 00
Massachusetts National Bank stock	10,000 00	10,000 00
Hamilton National Bank stock	12,000 00	15,600 00
Suffolk National Bank stock	12,000 00	14,040 00
Revere National Bank stock	12,000 00	15,120 00
Everett National Bank stock	5,000 00	5,000 00
Shoe and Leather National Bank stock	7,500 00	7,650 00
Hide and Leather National Bank stock	5,000 00	5,950 00
Atlas National Bank stock	10,000 00	12,600 00
State National Bank stock	10,000 00	12,400 00
Columbian National Bank stock	4,200 00	5,523 00
Howard National Bank stock	7,000 00	8,225 00
New England National Bank stock	16,000 00	23,440 00
Faneuil Hall National Bank stock	10,000 00	13,550 00
Old Boston National Bank	10,750 00	13,115 00
Eliot National Bank stock	10,000 00	12,400 00
National Bank of Redemption stock	10,000 00	12,400 00
National Bank of the Republic stock	12,000 00	16,680 00
National Bank of Commerce stock	14,000 00	16,835 00
Boston and Maine R. R. Co. bonds	6,000 00	7,380 00
Burlington and Miss. (in Nebraska) R. R. Co. bonds	24,000 00	28,800 00
Fitchburg Railroad Co. bonds	10,000 00	12,350 00
Union Pacific Railroad bonds	10,000 00	11,350 00
Oregon Railway and Navigation Co. bonds	10,000 00	10,000 00
Brookline Water Loan bonds	10,000 00	13,300 00
City of Fitchburg bonds	30,000 00	35,025 00

Total per and market values	\$362,450 00	\$435,858 00
Cash in office, \$8,018.46; in bank, \$26,740.77; total.....		\$435,858 00
Interest due and accrued on stocks and bonds		34,759 23
Premiums in due course of collection.....		2,694 67
Bills receivable, not matured, taken for premiums.....		23,067 85
Salvage due.....		2,048 04
		3,479 47
Aggregate amount of all actual, available Assets.....		\$500,909 26

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$8,000 00
Losses resisted, including interest, costs and expenses.....	400 00

Net amount of unpaid losses and claims.	\$8,400 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$78,311 05
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	16,311 08
Unearned premiums, at 100 per cent, marine risks	1,811 07

Total unearned premiums.....	96,433 15
Commissions and brokerage.....	2,500 00

Total liabilities, except capital and net surplus	\$107,333 15
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Joint-stock capital paid up in cash	\$300,000 00
Surplus beyond all liabilities.....	93,576 11
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$500,909 26</u>

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	\$175,029 50	\$7,673 38	
Deduct reinsurance, rebate and return premiums....	15,518 02	74 70	
Net cash received for premiums.....	<u>\$159,511 48</u>	<u>\$7,598 68</u>	\$167,110 16
Interest and dividends received from all sources.....			20,119 28
Aggregate Income received during the year in cash.....			<u>\$187,229 44</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	\$86,558 80	\$1,064 45	
Deduct salvages and reinsurances.....	3,272 06		
Net amount paid for losses.....	<u>\$83,286 74</u>	<u>\$1,064 45</u>	\$84,351 19
Dividends paid.....			18,000 00
Commissions and brokerage.....			27,155 93
Salaries and other charges of officers, clerks and other employes ..			16,516 11
State, national and local taxes.....			6,627 74
All other payments, viz.: Rent, \$3,000.08; premiums and premium notes charged off, \$1,144.81; incidental charges, \$3,045.94; total,			7,190 83
Aggregate Expenditures during the year in cash			<u>\$159,841 80</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1884	\$12,594,420	\$182,933 14	\$145,100	\$4,461 50
Written or renewed in 1885	13,277,929	175,423 49	99,242	4,027 38
Totals	\$25,870,349	\$358,356 63	\$244,342	\$8,488 88
Deduct expirations and cancellations,	12,955,157	166,048 16	199,309	6,677 81
In force December 31, 1885	\$12,915,192	\$192,308 47	\$45,033	\$1,811 07
Deduct amount reinsured	8,750	91 25		
Net amount in force.....	<u>\$12,906,442</u>	<u>\$192,217 22</u>	<u>\$45,033</u>	<u>\$1,811 07</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$10,715,044	\$156,622 10	1-2	\$78,311 05
1884	Two years.....	36,213	757 18	1-4	189 29
1885		50,241	729 22	3-4	546 92
1883	Three years.....	284,362	5,330 22	1-6	896 70
1884		243,306	5,428 17	1-2	2,714 09
1885		265,937	4,872 35	5-6	4,060 29
1882	Four years.....	1,740	64 74	1-8	8 09
1863		17,837	247 16	3-8	92 91
1884		10,545	132 16	5-8	82 60
1885		39,248	643 12	7-8	562 73
1881	Five years.....	163,586	2,408 70	1-10	24 09
1882		391,425	4,434 73	3-10	133 04
1883		350,572	5,073 72	1-2	2,536 86
1884		167,427	2,499 97	7-10	1,749 98
1885		177,709	3,014 93	9-10	2,713 44
Totals		<u>\$12,915,192</u>	<u>\$192,308 47</u>		<u>\$94,622 08</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$2,387,733 66
Total losses paid since organization.....	1,582,832 61
Total cash dividends declared since the Company commenced business	333,000 00
Total amount of the Company's stock owned by the directors at par value.....	30,100 00
Total amount of fire losses incurred during the year.....	84,886 74
Total amount of marine losses incurred during the year.....	2,139 58

Business in the State of New York during the year

Fire risks written.....	\$1,696,078 00
Premiums received	11,376 21
Losses paid.....	4,779 61
Amount of losses incurred.....	4,779 61
Amount of taxes paid to various fire departments.....	371 67
Amount paid the Comptroller for taxes on premiums.....	85 03

NEWARK FIRE INSURANCE COMPANY.

NEWARK, N. J.

[Organized or incorporated and commenced business May 14, 1810.]

CHARLES S. HAINES, President. JOHN J. HENRY, Secretary.

Capital stock of the Company paid up, \$250,000.

I. ASSETS

Market value of real estate owned, unincumbered.....	\$53,800 00
Loans on bond and mortgage (first liens)	273,747 58
Loans on bond and mortgage upon which more than one year's interest is due.....	6,450 00
Interest due and unpaid on bond and mortgage loans.....	966 25
Interest accrued thereon.....	4,070 99

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$191,000 00	\$204,360 00	
Morris and Essex R. R. Co. stock	20,000 00	26,000 00	
Newark City National Bank stock	13,250 00	16,562 50	
National State Bank of Newark stock	11,400 00	13,680 00	
National Newark Banking Co. stock	7,700 00	10,010 00	
East Orange, N. J., Improvement bonds	6,925 95	7,341 54	
Orange and Newark Horse Car R. R. Co. bonds.....	20,000 00	21,600 00	
Total par and market values.....	\$270,275 95	\$299,554 00	299,554 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Merchants' Ins. Co., Newark, N. J., stock.....	\$1,000 00	\$1,400 00	\$1,000 00	1,000 00
Cash in office, \$2,430.44; in bank, \$23,187.51; total.....				25,617 95
Interest due and accrued on stocks and bonds.....				1,703 03
Interest due and accrued on collateral loans.....				6 00
Premiums in due course of collection.....				18,090 23
Bills receivable, not matured, taken for premiums.....				868 74
Rents due and accrued.....				179 00

Aggregate amount of all actual available Assets \$681,053 77

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$2,950 87
Losses unadjusted, including all reported and supposed losses.....	3,035 67
Losses resisted, including interest, costs and expenses.....	4,971 48
Net amount of unpaid losses and claims.....	\$10,958 02

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$65,078 36
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	39,608 90

Total unearned premiums.....	\$104,687 26
Cash dividends to stockholders, unpaid.....	7,739 66
Commissions.....	2,618 05

Total liabilities, except capital and net surplus.....	\$126,002 99
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities..	305,050 78

Aggregate Liabilities, including paid up capital and net surplus,	\$681,053 77
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III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$177,024 75
Deduct reinsurance, rebate and return premiums	19,607 92

Net cash received for premiums (all fire).....	\$157,416 83
Interest received on bonds and mortgages.....	17,240 95
Interest and dividends received from all other sources.....	11,066 10
Received for rent.....	1,036 35
Income from all other sources.....	2,569 26

Aggregate Income received during the year in cash.....	\$189,269 49
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IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$111,561 48
Deduct salvages and reinsurances	4,435 60

Net amount paid for losses (all fire).....	\$107,125 88
Dividends paid	24,930 85
Commissions and brokerage.....	32,091 72
Salaries and other charges of officers, clerks and other employes...	12,009 46
State, national and local taxes.....	7,034 32
All other payments.....	5,965 61

Aggregate Expenditures during the year in cash..	\$189,157 84
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$24,892,093	\$216,637 15
Written or renewed in 1885.....	17,966,560	175,019 81

Totals	\$42,858,653	\$391,656 96
Deduct expirations and cancellations.....	18,815,364	182,607 43

In force December 31, 1885.....	\$24,043,289	\$209,049 53
Deduct amount reinsured.....	577,120	4,904 75

Net amount in force.....	\$23,466,169	\$204,144 78
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Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$14,765,016	\$130,156 72	1—2	\$65,078 36
1884	Two years.....	122,000	.855 30	1—4	213 82
1885		59,560	470 06	3—4	352 55
1883		1,949,646	16,483 89	1—6	2,747 32
1884	Three years.....	2,564,008	20,067 78	1—2	10,033 89
1885		2,648,275	20,367 88	5—6	16,973 23
1882		27,375	265 69	1—8	33 21
1883	Four years.....	2,250	22 50	3—8	8 44
1884		1,750	17 50	5—8	10 94
1885		14,050	110 60	7—8	96 78
1881	Five years.....	534,350	6,181 46	1—10	618 15
1882		373,016	3,939 53	3—10	1,181 86
1883		271,855	2,681 86	1—2	1,340 93
1884		320,413	3,440 51	7—10	2,408 36
1885		389,725	3,988 25	9—10	3,589 42
Totals.....		\$24,043,289	\$209,049 53		\$104,687 26

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$2,921,234 17
Total losses paid since organization	1,197,807 39
Total cash dividends declared since the Company commenced business	503,051 09
Total amount of the Company's stock owned by the directors at par-value.	26,405 00
Total amount of fire losses incurred during the year	100,897 56

Business in the State of New York during the year.

Fire risks written	\$7,441,267 65
Premiums received	51,451 06
Losses paid	37,659 11
Amount of losses incurred	36,268 80
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	250 29
Amount of taxes paid to various fire departments	763 56
Amount paid the Comptroller for taxes on premiums	428 19

NEW HAMPSHIRE FIRE INSURANCE COMPANY.

MANCHESTER, N. H

[Organized or incorporated 1869; commenced business April, 1870.]

JAMES A. WESTON, *President.* JOHN C. FRENCH, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Loans on bond and mortgage (first lines)..... \$130,296 86

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States Government bonds	\$215,000 00	\$261,920 00
Manchester, N. H., City bonds	47,200 00	55,000 00
St. Louis, Mo., City bonds	12,000 00	12,000 00
Chicago, Ill., City bonds	10,000 00	12,000 00
Zanesville, O., City bonds	10,000 00	10,800 00
Marietta, O., City bonds	10,000 00	11,500 00
Concord, N. H., City bonds	1,000 00	1,200 00
Brainerd Water Co. bonds	5,000 00	5,500 00
Michigan Air Line R. R. bonds	10,000 00	11,000 00
Maine Central R. R. bonds	10,000 00	12,000 00
Burl. and Missouri River R. R. (in Iowa) bonds	10,000 00	11,500 00
Chicago, Burlington and Quincy R. R. bonds	15,000 00	19,950 00
Chic., Burl. and Quincy R. R. (Den. Ex.) bonds. . .	10,000 00	9,700 00
Jackson, Lansing and Saginaw R. R. bonds	10,000 00	11,000 00
New York and New England R. R. bonds	10,000 00	12,400 00
New York and New England R. R. bonds	10,000 00	11,300 00
Union Pacific R. R. bonds	25,000 00	29,500 00
Union Pacific Trust bonds	10,000 00	9,500 00
Oregon Short Line R. R. bonds	10,000 00	9,600 00
Boston, Concord and Montreal R. R. bonds	62,000 00	66,340 00
State of New Hampshire bonds	10,000 00	13,000 00
Hillsborough County, N. H., bonds	5,000 00	5,500 00
Chicago and W. Michigan R. R. bonds	25,000 00	24,000 00
Topeka, Kan., Water Supply bonds	20,000 00	20,000 00
Minneapolis Gas-Light Co. bonds	20,000 00	21,000 00
Chicago, Burlington and Northern R. R. bonds	2,000 00	2,000 00
Suncook Valley R. R. stock	4,000 00	4,600 00
Merchants' Nat. Bank, Manchester, N. H., stock. . .	10,000 00	12,500 00
New York Central and H. R. R. Co. stock	10,000 00	10,400 00
Norwich and Worcester R. R. stock	3,100 00	5,270 00
Pemigewasset Valley R. R. stock	26,000 00	26,000 00
Chicago, Burlington and Quincy R. R. stock	44,000 00	59,840 00
Chicago, Burlington and Northern R. R. stock	1,200 00	1,320 00
Total par and market values	3682,500 00	\$789,140 00

789,140 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Chicago, Bur. and Quincy R. R.....	\$5,000 00	\$6,800 00	\$6,500 00
Nashua Card and Glazed Paper Co..	1,500 00	2,100 00	
Manchester and Lawrence R. R.....	800 00	1,600 00	2,900 00
Moline Plow Co., Moline, Ill.....	2,000 00	3,000 00	
Nashua Card and Glazed Paper Co..	2,500 00	3,500 00	2,550 00
People's Sav. B'k Book, No. 632, bal.	2,528 27	2,528 27	3,000 00
Boston Water Power Co.....	3,000 00	1,350 00	
Manchester Mills.....	500 00	665 00	
Manchester and Lawrence R. R.....	10,000 00	20,000 00	10,000 00
Chicago, Bur. and Quincy R. R.....	12,000 00	16,320 00	10,000 00
Pullman Palace Car Co.....	3,600 00	4,716 00	3,100 00
N. Y. Central and Hud. River R. R.	2,400 00	2,496 00	2,050 00
Chicago, Bur. and Quincy R. R.....	400 00	546 00	
B., C. and M. R. R. pref. stock.....	22,500 00	21,825 00	12,000 00
Amoskeag Mfg. Co., M'chester, N. H.	1,000 00	2,000 00	1,562 50
Guaranty Fund, Guaranty Savings Bank, Manchester, N. H.....	1,200 00	1,200 00	1,000 00
Guaranty Fund, Guaranty Savings Bank, Manchester, N. H.....	1,400 00	1,400 00	7,200 00
N. Y. Central and Hud. River R. R..	5,000 00	5,200 00	
L. S. and Michigan So. R. R.....	5,000 00	4,300 00	
Total amounts.....	\$82,328 27	\$101,546 27	\$61,862 50

\$61,862 50

Cash in office, \$14,133.19; in bank, \$51,009.20; total.....

65,142 39

Interest due and accrued on stocks and bonds.....

6,869 84

Premiums in due course of collection.....

48,139 44

Aggregate amount of all actual, available Assets..... \$1,101,451 03

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..... \$25,166 66
 Losses unadjusted, including all reported and supposed losses 21,240 00

Net amount of unpaid losses and claims..... \$46,406 66

Unearned premiums, at 50 per cent of premiums on fire risks running
 one year or less \$182,245 37

Unearned premiums, *pro rata*, on fire risks running more than one
 year 143,187 78

Total unearned premiums..... 325,433 15

All other liabilities, viz.: Taxes and assessments..... 9,627 88Total liabilities, except capital and net surplus..... \$381,467 69

Joint-stock capital paid up in cash..... 500,000 00

Surplus beyond all liabilities..... 219,983 34Aggregate Liabilities, including paid up capital and net surplus, \$1,101,451 03

III. INCOME DURING THE YEAR.

Gross cash premiums received \$647,372 60
 Deduct reinsurance, rebate and return premiums.. 96,218 84

Net cash received for premiums (all fire)..... \$551,153 76Interest and dividends received from all sources 48,557 32Aggregate Income received during the year in cash \$599,711 08

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)..... \$305,261 36

Dividends paid..... 40,000 00

Commissions and brokerage 110,531 85

Salaries and other charges of officers, clerks and other employes .. 27,523 18

State, national and local taxes..... 16,114 95

All other payments, viz.: Rent..... 33,585 47Aggregate Expenditures during the year in cash..... \$533,016 81

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$41,024,391	\$483,845 45
Written or renewed in 1885.....	56,713,268	673,263 64
Totals.....	\$97,737,659	\$1,157,109 09
Deduct expirations and cancellations.....	43,934,576	547,431 33
In force December 31, 1885.....	\$53,803,083	\$609,677 76
Deduct amount reinsured.....	1,129,315	12,848 22
Net amount in force.....	\$52,673,768	\$596,829 53

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$31,271,168	\$361,490 74	1—2	\$182,245 37
1884.....	Two years.....	91,011	1,043 15	1—4	260 79
1885.....		235,852	2,326 06	3—4	1,744 53
1883.....	Three years.....	931,356	9,182 61	1—6	1,530 43
1884.....		1,233,802	14,994 17	1—2	7,497 08
1885.....	Four years.....	6,033,573	68,309 71	5—6	56,924 75
1882.....		1,363,217	11,714 08	1—8	1,464 26
1883.....	Five years.....	783,810	8,672 62	3—8	3,252 24
1884.....		1,047,171	11,333 59	5—8	7,083 45
1885.....	Six years.....	779,746	8,188 57	7—8	7,121 24
1881.....		1,311,782	14,698 50	1—10	1,469 85
1882.....	Seven years.....	1,336,198	15,272 45	3—10	4,581 72
1883.....		1,443,869	14,416 16	1—2	7,208 03
1884.....	Eight years.....	1,913,080	19,819 96	7—10	13,873 93
1885.....		2,765,133	32,417 26	9—10	29,175 48
Totals.....		\$52,673,768	\$596,829 53		\$325,433 15

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$3,749,056 34
Total losses paid since organization.....	1,991,374 09
Total cash dividends declared since the Company commenced business.....	324,000 00
Total amount of the Company's stock owned by the directors at par value.....	154,300 00
Total amount of fire losses incurred during the year.....	293,144 87

Business in the State of New York during the year.

Fire risks written.....	\$10,850,540 00
Premiums received.....	88,031 15
Losses paid.....	46,923 10
Amount of losses incurred.....	42,138 24
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	650 04
Amount of taxes paid to various fire departments.....	902 98

NORTH AMERICAN INSURANCE COMPANY.

BOSTON, MASS.

[Incorporated December 19, 1872; commenced business January 1, 1873.]

ALBERT BOWKER, President.

EUGENE E. PATRIDGE, Secretary.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$12,182 23
Loans on bond and mortgage (first liens).....	41,922 48
Interest accrued thereon.....	265 55

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$50,000 00	\$61,500 00
Chicago, Milwaukee and St. Paul R. R. bonds	5,000 00	6,450 00
Chicago, Burlington and Quincy R. R. bonds	9,000 00	9,400 00
Northern Pacific R. R. bonds.....	5,000 00	5,550 00
Oregon Short Line R. R. bonds	8,000 00	7,680 00
Union Pacific R. R. bonds	6,000 00	5,400 00
Oregon Railway and Navigation Co. bonds.....	17,000 00	18,670 00
Columbian National Bank stock	5,000 00	6,575 00
Eliot National Bank stock.....	10,000 00	12,400 00
Globe National Bank stock	10,000 00	9,925 00
Merchants' National Bank stock	15,000 00	21,750 00
National City Bank stock.....	5,000 00	5,512 50
National Exchange Bank stock	1,700 00	2,040 00
National Hide and Leather Bank stock.....	2,900 00	3,454 62
Old Boston National Bank stock	14,300 00	17,160 00
Boston National Bank stock	12,800 00	16,767 00
Shoe and Leather National Bank stock	5,000 00	5,081 25
State National Bank stock	10,000 00	12,400 00
Suffolk National Bank stock	10,000 00	11,700 00
Traders' National Bank stock	6,000 00	5,580 00
Total par and market values.....	\$208,700 00	\$245,035 37

\$245,035 37

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Union Pacific R. R. Co. bonds.....	\$1,000 00	\$1,165 00	\$1,000 00
New York City bond	500 00	563 13	125 00
Eastern R. R. Co. bonds	1,000 00	1,215 00	800 00
Union Pacific R. R. Co. bonds.....	3,000 00	3,405 00	3,000 00
Pueblo & Ark. Val. R. R. Co. bonds,	4,000 00	4,830 00	10,000 00
Kansas City, Emporia and So. R. R.			
Co. bonds	5,000 00	5,950 00	
Southern Railway Co. bonds	2,000 00	1,985 00	1,000 00
Jersey City, N. J., Imp. bonds.....	1,000 00	1,090 00	
Total amounts	\$17,500 00	\$20,253 13	\$15,925 00

15,925 00

Cash in office, \$692.21; in bank, \$10,971.26; total.....	11,663 47
Interest due and accrued on stocks and bonds.....	1,185 84
Interest due and accrued on collateral loans.....	67 01
Premiums in due course of collection.....	9,656 07
All other assets.....	1,496 87

Aggregate amount of all actual, available Assets \$339,399 89

Item not admitted as Available Assets.

Non-interest paying bonds.....	\$900 00
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,115 91
Losses unadjusted, including all reported and supposed losses	2,502 50
Total amount of claims for losses.....	\$9,618 41
Deduct reinsurance thereon.....	2,194 50
Net amount of unpaid losses and claims.....	\$7,423 91
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$35,470 04
Unearned premiums, pro rata, on fire risks running more than one year.....	32,859 01
Total unearned premiums.....	68,329 05
Salaries and other miscellaneous expenses, due and accrued.....	1,047 36
All other liabilities.....	2,373 59
Total liabilities, except capital and net surplus	\$79,173 91
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	60,225 98
Aggregate Liabilities, including paid up capital and net surplus,	\$339,399 89

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$112,102 06	
Deduct reinsurance, rebate and return premiums.....	22,592 88	
Net cash received for premiums (all fire).....		\$89,509 18
Interest received on bonds and mortgages.....		2,625 46
Interest and dividends received from all other sources.....		11,160 94
Income from all other sources.....		317 62
Aggregate Income received during the year in cash.....		<u>\$103,613 20</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$53,502 41	
Deduct salvages and reinsurances.....	3,908 07	
Net amount paid for losses (all fire).....		\$49,594 34
Dividends paid.....		12,000 00
Commissions and brokerage.....		15,378 12
Salaries and other charges of officers, clerks and other employes...		13,118 96
State national and local taxes.....		4,847 94
All other payments, viz.: Rent, stationery and miscellaneous expenses.....		8,865 78
Aggregate Expenditures during the year in cash.....		<u>\$103,805 14</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$15,013,012	\$146,622 10
Written or renewed in 1885.....	11,338,429	109,821 94
Totals.....	\$26,351,441	\$256,444 04
Deduct expirations and cancellations.....	12,327,743	114,571 99
In force December 31, 1885.....	\$14,023,698	\$141,872 05
Deduct amount reinsured.....	643,220	5,564 95
Net amount in force.....	<u>\$13,380,478</u>	<u>\$136,307 10</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1885.....	One year or less.....	\$5,553 150	\$70,940 08	1-2	\$35,470 04
1884.....	Two years.....	123,624	1,043 99	1-4	261 00
1885.....		103,565	944 40	3-4	708 30
1883.....	Three years.....	783,376	5,525 48	1-6	920 91
1884.....		776,389	7,402 02	1-2	3,701 61
1885.....	Four years.....	626,582	6,273 53	5-6	5,227 95
1882.....		26,150	211 54	1-8	26 44
1883.....	Five years.....	26,175	250 83	3-8	94 06
1884.....		40,766	426 79	5-8	266 74
1885.....	Six years.....	10,400	106 27	7-8	92 99
1881.....		605,796	5,686 90	1-10	562 69
1882.....	Seven years.....	1,293,854	9,983 82	3-10	2,995 14
1883.....		1,885,133	13,110 46	1-2	6,555 23
1884.....	Eight years.....	863,291	7,601 71	7-10	5,321 20
1885.....		662,177	6,799 28	9-10	6,119 35
Totals.....		<u>\$13,380,478</u>	<u>\$136,307 10</u>		<u>\$68,329 05</u>

Answers to General Interrogatories

Total premiums received since the organization of the Company.....	\$921,565 38
Total losses paid since organization.....	330,602 84
Total cash dividends declared since the Company commenced business.....	232,000 00
Total amount of the Company's stock owned by the directors at par value.....	24,200 00
Total amount loaned to stockholders and officers.....	20,372 48
Total amount of fire losses incurred during the year.....	<u>56,054 15</u>

Business in the State of New York during the year.

Fire risks written.....	\$2,459,201 00
Premiums received.....	16,620 49
Losses paid.....	17,685 73
Amount of losses incurred.....	16,269 37
Amount of taxes paid to various fire departments.....	471 56
Amount paid the Comptroller for taxes on premiums.....	147 94

NORTHWESTERN NATIONAL INSURANCE COMPANY.

MILWAUKEE, WIS.

[Incorporated February 20, 1869; commenced business July 1, 1869.]

ALEXANDER MITCHELL, *President*.JOHN P. MCGREGOR, *Secretary*.

Capital stock of the Company paid up, \$600,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$217,500 00
Interest accrued thereon.....	2,110 40

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States registered bonds.....	\$420,000 00	\$514,550 00	
Chi., Mil. & St. Paul R'y (Chicago div.) 1st mort. b'ds,	150,000 00	193,500 00	
Chi., Mil. & St. Paul R'y (Pra. du Ch.) 1st mort. b'ds,	15,000 00	19,950 00	
Milwaukee City bonds.....	74,000 00	75,850 00	
Milwaukee City water bonds.....	4,000 00	4,480 00	
Milwaukee County bonds.....	16,200 00	18,306 00	
Total par and market values.....	\$679,200 00	\$826,636 00	826,636 00
Cash in office, \$5,318.75; in bank, \$174,432.74; total.....			119,751 49
Interest accrued on stocks and bonds:.....			1,034 60
Premiums in due course of collection.....			33,020 53
Aggregate amount of all actual, available Assets:.....			\$1,260,053 02

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$10,912 12	
Losses unadjusted, including all reported and supposed losses.....	19,225 50	
Losses resisted, including interest, costs and expenses.....	3,000 00	
Net amount of unpaid losses and claims.....		\$33,137 62
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$148,367 44	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	235,445 84	
Unearned premiums, at 100 per cent, on marine and inland navigation risks.....	250 00	
Total unearned premiums.....		384,063 28
All other liabilities, viz.: Due for reinsurance, \$4,078.78; attorneys' fees, \$250; total.....		4,328 78
Total liabilities, except capital and net surplus.....		\$421,529 68
Joint-stock capital paid up in cash.....		600,000 00
Surplus beyond all liabilities.....		238,523 34
Aggregate Liabilities, including paid up capital and net surplus,		\$1,260,053 02

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$533,937 51	\$14,199 06	
Deduct reinsurance, rebate and return premiums....	58,405 13	3,978 44	
Net cash received for premiums.....	\$475,532 38	\$10,220 62	\$485,753 00
Interest received on bonds and mortgages.....			13,718 94
Interest and dividends received from all other sources.....			37,679 86
Aggregate Income received during the year in cash.....			\$537,151 80

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$251,389 29	\$10,335 25	
Deduct salvages and reinsurances.....	1 346 45	384 13,	
Net amount paid for losses.....	\$250,042 84	\$9,951 12	\$259,993 96
Dividends paid.....			60,000 00
Commissions and brokerage.....			79,081 45
Salaries and other charges of officers, clerks and other employes...			46,686 55
State, national and local taxes.....			12,408 88
All other payments, viz.: Postage, \$2,501.28; exchange, \$1,121.80; expense, \$10,796.57; agency expenses, \$21,613.78; stationery and supplies, \$4,122.44; advertising, \$1,215.10; total.....			41,390 97
Aggregate Expenditures during the year in cash.....			\$499,561 81

V. MISCELLANEOUS

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1884.....	\$52,664,732	\$648,663 06	\$75,000	\$500 00
Written or renewed in 1885.....	46,559,117	533,937 51	1,866,594	10,220 62
Totals.....	\$99,223,849	\$1,182,600 57	\$1,941,594	\$10,720 62
Deduct expirations and cancellations.....	40,531,623	461,085 85	1,901,594	10,470 62
In force December 31, 1885.....	\$58,692,166	\$721,514 72	\$40,000	\$250 00
Deduct amount reinsured.....	501,860	6,208 74		
Net amount in force.....	\$58,190,306	\$715,305 98	\$40,000	\$250 00

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$23,870,898	\$296,734 89	1-2	\$148,367 44
1884.....	Three years.....	6,302,356	74,138 52	1-6	12,356 42
1883.....		8,209,658	92,495 68	1-2	46,247 72
1885.....		9,492,815	105,049 95	5-6	87,541 55
1884.....		865,162	12,779 77	1-10	1,277 97
1882.....	Five years.....	1,619,231	23,759 44	3-10	7,127 83
1883.....		1,948,014	28,210 27	1-2	14,105 13
1884.....		2,537,698	35,672 48	7-10	24,970 73
1885.....		3,344,474	46,464 98	9-10	41,818 48
Totals.....		\$58,190,306	\$715,305 98		\$383,813 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,188,685 46
Total losses paid since organization.....	3,372,929 54
Total cash dividends declared since the Company commenced business.....	627,000 00
Total dividends declared payable in stock since organization.....	174,000 00
Total amount of the Company's stock owned by the directors at par value.....	302,500 00
Total amount of fire losses incurred during the year.....	232,521 38
Total amount of marine and inland losses incurred during the year.....	9,301 12

Business in the State of New York during the year:

Fire risks written	\$2,894,190 00
Premiums received	21,218 09
Losses paid	14,163 64
Amount of losses incurred	11,689 24
Amount of taxes paid to various fire-departments	384 32
Amount paid the Comptroller for taxes on premiums	146 48

ORIENT INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June 23, 1867; commenced business January, 1872]

JOHN W. BROOKS, *President.*

GEORGE B. BODWELL, *Assistant Secretary.*

Capital stock of the Company paid up, \$1,000,000

I. ASSETS.

Market value of real estate owned, unincumbered	\$37,115 27
Loans on bond and mortgage (first liens)	243,026 67
Interest due and unpaid on bond and mortgage loans	689 30
Interest accrued thereon	3,720 23

Stocks, Bonds, etc., Owned by the Company.

	Par value.	Market value.
American National Bank stock, Hartford	\$25,200 00	\$36,540 00
Ætna National Bank stock, Hartford	12,200 00	14,030 00
Charter Oak National Bank stock, Hartford	13,000 00	18,200 00
Farmers and Mechanics' Nat. Bank stock, Hartford	15,000 00	15,450 00
Mercantile National Bank stock, Hartford	15,200 00	14,896 00
Phoenix National Bank stock, Hartford	6,200 00	8,680 00
Exchange National Bank stock, Hartford	9,300 00	13,485 00
City National Bank stock, Hartford	13,200 00	8,580 00
First National Bank stock, Hartford	7,100 00	7,242 00
Conn. Trust and Safe Deposit Co. stock, Hartford	10,000 00	13,500 00
Hartford National Bank stock, Hartford	100,000 00	165,000 00
Thames National Bank stock, Norwich	20,000 00	28,600 00
First National Bank stock, Norwich	10,000 00	11,800 00
Rockville National Bank stock, Rockville	600 00	780 00
Metropolitan National Bank stock, New York	7,500 00	2,250 00
Mechanics' National Bank stock, New York	7,530 00	11,325 00
N. Y., N. H. and Hartford R. R. Co. stock	30,000 00	60,600 00
Cleveland and Pittsburg R. R. Co. stock	20,000 00	29,200 00
N. Y. C. and H. R. R. Co. stock	20,000 00	21,000 00
C., B. and Quincy R. R. Co. stock	11,000 00	15,015 00
Union Pacific R. R. Co. stock	5,000 00	2,750 00
Central Pacific R. R. Co. stock	10,000 00	4,300 00
Naugatuck R. R. Co. stock	3,000 00	6,060 00
Housatonic R. R. Co. (preferred) stock	5,000 00	6,500 00
Chicago, Burlington and Northern R. R. Co. stock	692 00	692 00
Indianapolis and Cincinnati R. R. Co. bonds	16,500 00	17,490 00
Vermont Valley R. R. Co. bonds	25,000 00	26,250 00
St. Johnsbury and Lake Champlain R. R. bonds	15,000 00	16,500 00
Pittsburg, Cleveland and Toledo R. R. Co. bonds	10,000 00	10,700 00
Kansas Pacific (first consolidated) R. R. Co. bonds	10,000 00	10,100 00
C., C., Cin. and Indianapolis R. R. Co. bonds	25,000 00	30,500 00
Morris and Essex R. R. (first consolidated) bonds	10,000 00	14,000 00
Chicago, M. and St. P. R. R., I. and D. Ext. bonds	20,000 00	25,800 00
Dayton and Michigan R. R. bonds	25,000 00	26,250 00
Terre Haute and Logansport R. R. bonds	10,000 00	11,000 00
Town of Norwich, Conn., bonds	60,000 00	78,000 00
Town of Hartford, Conn., bonds	5,000 00	5,150 00
Town of Windsor Locks, Conn., bonds	9,500 00	9,500 00
Town of Thomaston, Conn., bonds	15,000 00	15,000 00
Town of Pawtucket, R. I., bonds	25,000 00	30,000 00
School District No. 4, Salamanca, N. Y., bonds	13,000 00	14,040 00
Atlantic Dock Co. bonds	9,000 00	9,720 00
City of Lockport, N. Y., bonds	10,000 00	11,500 00
City of Des Moines, Iowa, bonds	10,000 00	11,500 00

	Par value.	Market value.
City of Council Bluffs, Iowa, bonds.....	\$5,000 00	\$5,000 00
City of Washington, Ind., bonds.....	9,000 00	9,540 00
City of Indianapolis, Ind., bonds.....	20,000 00	22,000 00
City of Evansville, Ind., bonds.....	15,000 00	14,250 00
City of New Brunswick, N. J., bonds.....	10,000 00	11,000 00
County of Peoria, Ill., bonds.....	5,000 00	5,000 00
County of Coffey, Kan., bonds.....	10,000 00	10,000 00
County of Wapello, Iowa, bonds.....	10,000 00	10,000 00
County of Lyon, Iowa, bonds.....	10,000 00	10,000 00
Kansas School bonds.....	6,797 00	6,797 00
Mason and Tazewell District, Ill., bonds.....	10,000 00	10,366 66
Total par and market values.....	\$810,539 00	\$1,003,428 66

\$1,003,428 66

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nat. Fire Ins. Co., Hartford, stock...	\$2,500 00	\$3,225 00	\$600 00
Nat. Fire Ins. Co., Hartford, stock...	1,600 00	2,064 00	1,350 00
Conn. Fire Ins. Co., Hartford, stock..	2,000 00	2,200 00	1,350 00
Ætna Fire Ins. Co., Hartford, stock..	400 00	964 00	700 00
Ætna Fire Ins. Co., Hartford, stock...	300 00	723 00	500 00
Ætna Fire Ins. Co., Hartford, stock...	1,500 00	3,615 00	2,520 00
Ætna Fire Ins. Co., Hartford, stock...	3,000 00	6,000 00	1,200 00
Ætna Fire Ins. Co., Hartford, stock..	200 00	482 00	1,880 00
American Nat. Bank, Hartford, stock,	750 00	1,125 00	
Charter Oak Nat. Bank, Hartford,			
stock.....	500 00	690 00	4,050 00
First National Bank, Hartford, stock.	300 00	312 00	
Security Company, Hartford, stock...	500 00	675 00	
Hartford Trust Co., Hartford, stock..	2,500 00	2,875 00	3,000 00
Collins Co., Collinsville, stock.....	1,000 00	800 00	
Am. Screw Co., Providence, R. I.,			
stock.....	600 00	1,410 00	360 00
Connecticut Gen. Life Ins. Co., Hart-			
ford, stock.....	3,500 00	4,200 00	
Middlesex County National Bank, Mid-			500 00
dletown, stock.....	700 00	735 00	
Adams Express Co. stock.....	2,400 00	3,480 00	
Adams Express Co. stock.....	500 00	725 00	4,000 00
Adams Express Co. stock.....	2,800 00	4,060 00	
Morris and Essex R. R. Co. bonds..	2,000 00	2,800 00	
Eagle Lock Co., Terryville, Conn., stk.	1,625 00	3,250 00	5,000 00
Meriden Britannia Co., Meriden,			
Conn., stock.....	250 00	1,000 00	
N. Y. Cent and H. R. R. Co. stock..	1,000 00	1,030 00	17,000 00
C. B. & Quincy R. R. Co. stock.....	1,700 00	2,312 00	
Willimantic Linen Co. stock.....	8,500 00	14,620 00	
Billings & Spencer Co. stock.....	2,500 00	4,700 00	30,000 00
Adams Express Co. stock.....	4,000 00	5,800 00	
Ætna Fire Ins. Co., Hartford, stock...	2,500 00	6,025 00	
Willimantic Linen Co., Hartford, stk..	26,750 00	46,010 00	3,000 00
Russell & Erwin Manufacturing Co.,			
New Britain, stock.....	2,500 00	10,000 00	
Ind. and Cin. R. R. Co. bonds.....	3,000 00	3,150 00	2,700 00
Keokuk and Des Moines R. R. Co.,			
1923 bonds.....	500 00	540 00	
Western Union Tel. Co. stock.....	5,000 00	4,320 00	
Total amounts.....	\$89,375 00	\$145,917 00	\$81,060 00

81,060 00

Cash in office, \$275.59; in bank, \$91,944.87; total.....	92,220 46
Interest due and accrued on stocks and bonds.....	13,579 90
Interest due and accrued on collateral loans.....	1,403 43
Premiums in due course of collection.....	75,359 76
Rents due and accrued.....	350 00

Aggregate amount of all actual available Assets..... \$1,551,953 68

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$60,075 54
Losses unadjusted, including all reported and supposed losses }	
Losses resisted, including interest, costs and expenses.....	

Net amount of unpaid losses and claims... \$63,663 04

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$228,242 57
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	129,153 45
Total unearned premiums	\$357,396 02
Total liabilities, except capital and net surplus	\$421,059 06
Joint-stock capital paid up in cash	1,000,000 00
Surplus beyond all liabilities.....	130,894 62
Aggregate Liabilities, including paid up capital and net surplus,	\$1,551,953 68

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$691,039 73
Deduct reinsurance, rebate and return premiums	119,916 91
Net cash received for premiums (all fire).....	\$571,119 82
Interest received on bonds and mortgages.....	13,810 61
Interest and dividends received from all other sources.....	53,963 92
Received for rent.....	715 00
Aggregate Income received during the year in cash.....	\$639,609 35

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$354,130 35
Deduct salvages and reinsurances.. ..	13,541 62
Net amount paid for losses (all fire).....	\$340,588 73
Dividends paid.....	20,000 00
Commissions and brokerage.....	87,777 96
Salaries and other charges of officers, clerks and other employes... ..	42,115 71
State, national and local taxes.....	13,662 98
General expenses	55,551 88
Aggregate Expenditures during the year in cash.....	\$559,697 26

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$49,016,242	\$626,721 97
Written or renewed in 1885	50,972,716	694,166 63
Totals	\$99,988,958	\$1,320,888 60
Deduct expirations and cancellations.....	44,614,876	609,793 14
In force December 31, 1885.....	\$55,474,082	\$711,095 46
Deduct amount reinsured.....	1,125,544	13,875 84
Net amount in force.	\$54,348,538	\$697,219 62

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$32,651,721	\$456,485 14	1—2	\$228,242 57
1884.....	Two years.....	137,052	1,384 61	1—4	346 15
1885.....		77,693	610 42	3—4	457 82
1883.....		3,599,410	38,403 27	1—6	6,400 54
1884.....	Three years.....	4,677,842	48,662 02	1—2	24,331 01
1885.....		6,048,946	62,508 28	5—6	52,090 23
1882.....		154,892	1,480 46	1—8	185 06
1883.....	Four years	123,281	1,197 15	3—3	448 93
1884.....		139,197	1,273 01	5—8	795 63
1885.....		85,815	877 30	7—8	767 64
1881.....	Five years.....	1,191,742	15,342 26	1—10	1,534 22
1882.....		1,313,481	16,972 28	3—10	5,091 68
1883.....		1,339,586	17,261 25	1—2	8,630 63
1884.....		1,279,273	16,060 23	7—10	11,242 15
1885.....		1,528,607	18,701 94	9—10	16,831 75
Totals		\$54,348,538	\$697,219 62	.....	\$357,396 02

Answers to General Interrogatories.

Total net premiums received since the organization of the Company.....	\$4,868,070 65
Total losses paid since organization	2,875,750 38
Total cash dividends declared since the Company commenced business	625,000 00
Total dividends declared payable in stock since organization	100,000 00
Total amount of the Company's stock owned by the directors at par value.....	127,000 00
Total amount loaned to stockholders and officers.....	128,910 00
Total amount of fire losses incurred during the year.....	338,153 30

Business in the State of New York during the year.

Fire risks written.....	\$12,268,642 00
Premiums received.....	105,354 84
Losses paid.....	71,230 96
Amount of losses incurred.....	65,278 48

PENNSYLVANIA INSURANCE COMPANY.

PITTSBURG, PA.

[Organized or incorporated February, 1854; commenced business May, 1854.]

CHRISTIAN YEAGER, *President.*

THOMAS D. KELLER, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$49,200 00
Loans on bond and mortgage (first liens).....	124,774 16
Loans on bond and mortgage upon which more than one year's interest is due (of which \$9,043.00 is in process of foreclosure)...	9,043 00
Interest due and unpaid on bond and mortgage loans	1,313 54
Interest accrued thereon	1,447 28

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Braddock's Borough School bonds	\$20,000 00	\$22,400 00
McKeesport School bonds.....	8,200 00	8,400 00
Bellevernon School bonds.....	500 00	560 00
Allegheny County bonds.....	733 33	733 33
Allegheny County Riot bonds.....	1,000 00	1,000 00
Pittsburg Water Loan bonds.....	5,000 00	6,350 00
Pittsburg Street Improvement bonds.....	1,000 00	1,000 00
Monongahela Incline Plane Co. bonds.....	4,000 00	4,080 00
United States bonds, coupon.....	200 00	244 00
Third National Bank of Pittsburg stock.....	2,500 00	3,800 00
Third National Bank of Allegheny stock.....	7,000 00	7,770 00
German National Bank of Allegheny stock.....	5,000 00	5,450 00
Pittsburg National Bank of Commerce.....	2,000 00	3,200 00
Consolidated Gas Co. stock	2,500 00	2,500 00
Total par and market values.....	\$59,633 33	\$67,487 33

Cash in office, \$1,859.70; in bank, \$15,973.46; total.....	17,833 16
Interest due and accrued on stocks and bonds.....	1,281 15
Premiums in due course of collection.....	10,639 91
Rents due and accrued.....	295 00

Aggregate amount of all actual, available Assets.....\$283,314 53

Item not admitted as Available Assets.

Salvage.....	\$1,500 00
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,866 98
Losses unadjusted, including all reported and supposed losses.....	2,635 00
Losses resisted, including interest, costs and expenses.....	955 88

Net amount of unpaid losses and claims\$11,477 86

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$47,634 23	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	20,099 57	
Total unearned premiums		\$67,733 80
Cash dividends to stockholders, unpaid		394 00
All other liabilities, viz.: Commissions and brokerage, \$43; due agents, \$101.04; sundry items, \$159; total		303 04
Total liabilities, except capital and net surplus		\$79,908 70
Joint-stock capital paid up in cash		200,000 00
Surplus beyond all liabilities		3,405 83
Aggregate Liabilities, including paid up capital and net surplus		\$283,314 53

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$153,866 07	
Deduct reinsurance rebate and return premiums	30,967 91	
Net cash received for premiums (all fire)		\$122,898 16
Interest received on bonds and mortgages		8,774 88
Interest and dividends received from all other sources		3,814 91
Received for rent		1,998 00
Income from all other sources, viz.: Commissions, \$639.26; miscellaneous, \$233; total		872 26
Aggregate Income received during the year in cash		\$132,358 21

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$113,307 10	
Deduct salvages and reinsurances	792 44	
Net amount paid for losses (all fire)		\$112,514 66
Dividends paid		488 50
Commissions and brokerage		23,412 35
Salaries and other charges of officers, clerks and other employes		7,935 00
State, national and local taxes		4,151 19
All other payments, viz.: Repairs, taxes, etc., on real estate, \$867.95; rent, taxes and all other expenses, \$11,154.30; total		12,702 35
Aggregate Expenditures during the year in cash		\$160,524 05

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$12,132,197	\$164,524 31
Written or renewed in 1885	11,133,099	149,304 59
Totals	\$23,265,296	\$313,828 90
Deduct expirations and cancellations	12,685,371	176,659 74
In force December 31, 1885	\$10,579,925	\$137,169 16
Deduct amount reinsured	183,909	2,637 31
Net amount in force	\$10,396,016	\$134,531 85

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$7,059,499	\$95,268 46	1-2	\$17,634 23
1884	Two years	15,450	156 21	1-4	39 05
1885		4,900	57 74	3-4	43 31
1883	Three years	971,649	11,147 89	1-6	1,857 98
1884		1,144,848	13,530 33	1-2	6,765 17
1885		1,006,007	11,948 44	5-6	9,957 03
1884	Four years	10,250	101 57	5-8	63 48
1881		22,300	219 00	1-10	21 90
1882	Five years	23,000	310 98	3-10	93 23
1883		32,850	513 70	1-2	256 85
1884		59,288	741 55	7-10	519 09
1885		45,975	536 03	9-10	482 43
Totals		\$10,396,016	\$134,531 85		\$67,733 80

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$1,905,758 80
Total losses paid since organization.	1,029,645 27
Total cash dividends declared since the Company commenced business	152,753 29
Total dividends declared payable in stock since organization.	37,339 47
Total amount of the Company's stock owned by the directors at par value...	55,150 00
Total amount loaned to stockholders and officers.	3,200 00
Total amount of fire losses incurred during the year	100,625 46

Business in the State of New York during the year.

Fire risks written	\$4,223,496 00
Premiums received.....	33,302 25
Losses paid.....	39,337 95
Amount of losses incurred.....	39,562 83
Amount of taxes paid to the Insurance Department on premiums under re- ciprocal law.	329 41
Amount of taxes paid to various fire departments ...	855 03
Amount paid the Comptroller for taxes on premiums.....	327 26

PENNSYLVANIA FIRE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated March, 1825; commenced business April, 1825.]

JOHN DEVEREUX, *President*. JOHN L. THOMSON, *Secretary*.

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$115,000 00
Loans on bond and mortgage (first liens).....	147,370 09
Interest due and unpaid on bond and mortgage loans.....	255 00
Interest accrued thereon	2,421 54

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$1,000 00	\$1,035 00
Philadelphia City bonds.....	50,000 00	64,230 00
Philadelphia, Wilmington and Baltimore R. R. bonds.	110,000 00	112,850 00
Philadelphia and Erie Railroad bonds.....	75,000 00	82,500 00
Pennsylvania Railroad bonds.	99,000 00	112,400 00
United Companies of New Jersey bonds.....	60,000 00	69,000 00
Easton and Amboy Railroad bonds.....	50,000 00	55,500 00
Philadelphia and Reading R. R. Co. bonds.....	153,500 00	149,360 00
Philadelphia and Reading Coal and Iron Co. bonds..	20,000 00	11,000 00
Lehigh Valley R. R. Co. bonds	55,000 00	69,510 00
Elmira and Williamsport R. R. Co. bonds.	25,000 00	29,500 00
West Jersey R. R. Co. bonds.....	10,000 00	12,600 00
Pennsylvania and N. Y. Canal and R. R. Co. bonds...	24,000 00	31,200 00
Delaware Railroad Co. bonds.....	15,000 00	17,250 00
Western Pennsylvania R. R. Co. bonds	4,000 00	4,400 00
Chicago and Western Indiana Railroad bonds.....	50,000 00	54,700 00
Jacksonville, Southeastern R. R. Co. bonds.	30,000 00	27,900 00
Shamokin, Sunbury and Lewisburg R. R. Co. bonds..	20,000 00	17,500 00
Corning, Cowanesque and Antrim R. R. Co. bonds...	30,000 00	31,500 00
Terre Haute and Logansport R. R. Co. bonds.	50,000 00	55,000 00
New York and Long Branch Railroad bonds..	25,000 00	25,000 00
Northern Pacific R. R. Co. bonds.....	40,000 00	46,000 00
Superior Street R. R. Co. bonds.....	10,000 00	10,200 00
Bellefonte, Nittany and Lemont R. R. Co. bonds.	20,000 00	22,000 00
St Paul and Northern Pacific R. R. Co. bonds ...	10,000 00	10,950 00
Lehigh Valley Coal Co bonds.....	25,000 00	26,250 00
Pittsb'g, McKeesp't and Youhiogheny R. R. Co. bds..	20,000 00	21,600 00
Cleveland, Columbus, Cin. and Ind. R. R. Co. bonds..	30,000 00	30,900 00
New York, Lake Erie and Western R. R. Co. bonds...	20,000 00	20,000 00
Dixon Water Company bonds	10,000 00	9,500 00
Galesburgh Water Company bonds	10,000 00	9,500 00
Knoxville bonds.....	15,000 00	14,700 00
United Gas Improvement Company bonds	20,000 00	19,600 00
American Steamship Co., of Philadelphia, bonds.....	15,000 00	16,500 00

	Par value.	Market value.
Schuylkill Navigation Company bonds.....	\$20,700 00	\$15,161 25
Lehigh Coal and Navigation Company bonds.....	20,000 00	23,350 00
Chesapeake and Delaware Canal Company bonds....	10,000 00	8,300 00
Delaware Division Canal Company bonds.....	20,000 00	20,600 00
The Pennsylvania Company bonds	11,000 00	12,100 00
The Central New Jersey Car Trust bonds	2,000 00	2,030 00
The New York and Pacific Car Trust Assoc'n bonds,	72,000 00	72,420 00
Car Trust of New York bonds	20,000 00	17,000 00
Central R. R. Co., of New Jersey, Car Trust Associa-		
tion bonds	30,000 00	30,450 00
Iron Mountain Car Trust bonds.....	2,000 00	2,000 00
Colorado Rolling Stock bonds.....	20,000 00	20,000 00
Harrisburg City bonds	18,000 00	20,520 00
St. Louis City bonds	25,000 00	29,500 00
Camden County bonds.....	12,000 00	12,960 00
Cincinnati City bonds.....	53,000 00	68,390 00
Pittsburg City bonds.....	60,000 00	73,065 00
Newark City bonds.....	20,000 00	24,300 00
Philadelphia National Bank bonds.....	20,000 00	44,200 00
Total par and market values	\$1,640,200 00	\$1,787,981 25

\$1,787,981 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pennsylvania R. R. Co. stock.....	\$3,750 00	\$4,078 00	\$3,800 00
First Nat. Bank of Camden stock....	4,700 00	7,050 00	5,500 00
Lehigh Valley R. R. Co. stock.....	5,000 00	5,650 00	50,000 00
Pennsylvania R. R. Co. stock.....	10,000 00	10,875 00	
Bethlehem Iron Co. stock.....	50,000 00	30,000 00	
Central R. R. of New Jersey stock..	70,000 00	30,137 50	
Insurance Co. of N. America stock..	6,000 00	21,000 00	25,000 00
Calumet and Heckla Min. Co. stock,	2,375 00	20,040 00	
United Firemens' Ins. Co. stock	1,100 00	1,512 50	1,000 00
North Pennsylvania R. R. Co. stock,	5,000 00	6,900 00	6,000 00
Summit Branch R. R. Co. stock.....	1,000 00	1,000 00	900 00
Pittsburg and L. E. R. R. Co. bonds,	50,000 00	59,000 00	50,000 00
Lehigh Coal & Navigation Co. bonds,	22,000 00	24,530 00	50,000 00
Norfolk and West. R. R. Co. bonds,	20,000 00	18,000 00	
Central Car Trust bonds.....	10,000 00	10,000 00	
Railroad Equipment Co. bonds.....	10,000 00	10,000 00	
Total par and market values....	\$270,925 00	\$260,523 00	\$192,200 00

192,200 00

Cash in office, \$1,768.87; in bank, \$218,626.22; total	220,395 09
Interest due and accrued on collateral loans.....	1,084 80
Premiums in due course of collection.....	85,172 29
Rents due and accrued.....	736 84

Aggregate amount of all actual, available Assets..... \$2,552,616 81

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$79,884 89
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$288,309 74
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	242,616 51
Total unearned premiums.....	530,926 25
Amount reclaimable on perpetual fire policies.....	484,606 90
Total liabilities, except capital and net surplus.....	\$1,095,418 04
Joint-stock capital paid up in cash	400,000 00
Surplus beyond all liabilities.....	1,057,198 77

Aggregate Liabilities, including paid up capital and net surplus, \$2,552,616 81

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,093,723 18
Deduct reinsurance, rebate and return premiums....	196,059 62
Net cash received for premiums (all fire).	\$897,663 56
Interest received on bonds and mortgages.....	8,406 33
Interest and dividends received from all other sources	98,845 49

Received for rent.....	\$250 00
Income from all other sources.....	703 57
Deposit premiums received on perpetual fire risks.....	\$30,070 96

Aggregate Income received during the year in cash..... \$1,005,868 95

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$544,140 43
Dividends paid.....	40,000 00
Commissions and brokerage.....	204,294 23
Salaries and other charges of officers, clerks and other employes...	27,062 58
State, national and local taxes.....	23,219 84
All other payments.....	50,824 40
Deposit premiums returned on perpetual fire risks.....	\$10,942 02

Aggregate Expenditures during the year in cash..... \$889,541 48

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$80,433,924	\$999,145 13
Written or renewed in 1885.....	76,680,940	1,046,295 53
Totals.....	\$157,114,864	\$2,045,440 66
Deduct expirations and cancellations.....	72,160,702	967,314 56
In force December 31, 1885.....	\$84,954,162	\$1,078,126 10
Deduct amount reinsured.....	2,511,579	39,444 39
Net amount in force.....	\$82,442,583	\$1,038,681 71

	Amount.	Deposits.
Perpetuals.....	\$20,140,507	\$520,968 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$44,109,592	\$576,619 48	1—2	\$288,309 74
1884.....	Two years.....	282,900	3,219 65	1—4	804 92
1885.....		571,900	7,089 11	3—4	5,316 86
1883.....	Three years.....	6,638,500	65,600 96	1—6	10,933 49
1884.....		7,074,420	79,329 36	1—2	39,624 63
1885.....		7,762,735	88,339 24	5—6	73,616 04
1882.....	Four years.....	522,450	5,652 30	1—8	706 52
1883.....		660,542	7,040 50	3—8	2,641 86
1884.....		420,863	4,723 35	5—8	2,752 10
1885.....		364,167	4,187 75	7—8	3,664 28
1881.....	Five years.....	5,230,500	30,100 10	1—10	3,010 01
1882.....		3,000,510	40,952 75	3—10	12,285 82
1883.....		2,450,570	33,600 57	1—2	16,800 29
1884.....		2,489,334	33,683 33	7—10	23,578 33
1885.....	Seven years.....	3,338,267	45,599 41	9—10	41,039 47
1879-1885.....		525,333	12,943 85	.....	5,841 89
Totals.....		\$82,442,583	\$1,038,681 71	.....	\$530,926 25

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$13,031,280 00
Total losses paid since organization.....	8,421,726 00
Total cash dividends declared since the Company commenced business.....	2,219,000 00
Total amount of the Company's stock owned by the directors at par value.....	59,500 00
Total amount of fire losses incurred during the year.....	524,741 55

Business in the State of New York during the year.

Fire risks written.....	\$12,315,607 00
Premiums received.....	108,884 70
Losses paid.....	69,289 52
Amount of losses incurred.....	69,884 15

PEOPLE'S INSURANCE COMPANY.

PITTSBURG, PA.

[Organized or incorporated March 17, 1862; commenced business June 10, 1862.]

JAMES HERDMAN, *President.*

WM. F. GARDNER, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$57,000 00
Loans on bond and mortgage (first liens).....	151,381 35
Loans on bond and mortgage upon which more than one year's interest is due.....	2,500 00
Interest due and unpaid on bond and mortgage loans.....	637 89
Interest accrued thereon.....	2,440 97

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$30,000 00	\$33,787 50	
Liberty Sub-School District bonds.....	4,000 00	4,673 00	
Pittsburg Junction R. R. bonds.....	13,000 00	14,430 00	
Tradesmen's National Bank stock	6,500 00	11,315 00	
Third National Bank stock.....	2,500 00	4,000 00	
Citizens' National Bank stock.....	500 00	600 00	
Total par and market values.....	\$56,500 00	\$68,865 50	68,865 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Iron City National Bank stock.....	\$800 00	\$1,530 00	\$1,100 00
Allegheny Valley R. R. bonds.....	1,000 00	1,250 00	900 00
Metropolitan National Bank stock..	2,600 00	2,470 00	2,000 00
Birmingham Insurance Co. stock....	300 00	300 00	
Monongahela Water Co. stock	900 00	1,440 00	2,000 00
Artisans Insurance Co. stock.....	750 00	750 00	
Tradesmen's National Bank stock...	300 00	525 00	200 00
Boatman's F. and M. Ins. Co. stock.	550 00	583 00	
Hazlewood Oil Co. stock.....	7,950 00	9,540 00	5,000 00
Total amounts	\$15,150 00	\$18,388 00	\$11,200 00

Cash in office, \$5,676.32; in bank, \$11,455.65; total.....	17,131 97
Premiums in due course of collection.....	11,765 87
Rents due and accrued.....	1,074 25

Aggregate amount of all actual, available Assets. \$323,997 80

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$7,972 77
Losses unadjusted, including all reported and supposed losses.....	3,491 25
Losses resisted, including interest, costs and expenses.....	2,870 23
Net amount of unpaid losses and claims.....	\$14,334 25
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$65,043 01
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	16,528 57
Total unearned premiums.....	81,571 58
Salaries and other miscellaneous expenses, due and accrued.....	250 00
All other liabilities.....	157 54
Total liabilities, except capital and net surplus.....	\$96,313 37

Joint stock capital paid up in cash.....	\$200,000 00
Surplus beyond all liabilities.....	27,681 43

Aggregate Liabilities, including paid up capital and net surplus; \$223,997 84

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$181,971 80
Deduct reinsurance, rebate and return premiums.....	30,888 41
Net cash received for premiums (all fire).....	\$151 083 39
Interest received on bonds and mortgages.....	10,058 57
Interest and dividends received from all other sources.....	4,606 42
Received for rent.....	4,591 50

Aggregate Income received during the year in cash..... \$170,539 88

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$122,273 11
Deduct salvages and reinsurances.....	2,957 82
Net amount paid for losses (all fire).....	\$119,314 29
Dividends paid.....	12,000 00
Commissions and brokerage.....	27,870 12
Salaries and other charges of officers, clerks and other employees ..	7,700 00
State, national and local taxes.....	4,190 74
All other payments, viz.: Rent, stationery and office expenses, \$7,718.43; real estate taxes, repairs and improvements, \$2,020.10, total.....	9,738 53

Aggregate Expenditures during the year in cash..... \$180,813 68

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1884.....	\$9,563,476 96	\$130,783 27
Written or renewed in 1885.....	12,104,195 87	183 019 37
Totals.....	\$21,667,672 83	\$322,802 64
Deduct expirations and cancellations.....	10,626,940 74	161,949 12
In force December 31, 1885.....	\$11,040,732 09	\$160,853 52
Deduct amount reinsured.....	192,343 56	2,500 72
Net amount in force.....	\$10,848,388 55	\$158,352 80

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885.....	One year or less.....	\$8,239,582 77	\$130,086 02	1-2	\$65,043 01
1883.....	Three years.....	794,225 00	8,415 54	1-6	1,400 92
1884.....		892,166 82	9,876 65	1-2	4,938 52
1885.....		1,032,257 50	11,215 20	5-6	9,346 00
1883.....	Four years.....	400 00	6 00	3-8	2 25
1881.....	Five years.....	14,000 00	247 38	1-10	24 73
1882.....		3,000 00	45 00	3-10	13 50
1883.....		8,250 00	116 20	1-2	58 10
1884.....		9,750 00	126 13	7-10	88 29
1885.....		17,100 00	729 40	9-10	656 46
Totals.....		\$11,040,732 09	\$160,853 52	.....	\$81,671 58

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,366,771 95
Total losses paid since organization.....	800,056 59
Total cash dividends declared since the Company commenced business.....	220,000 00
Total dividends declared payable in stock since organization.....	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	24,250 00
Total amount loaned to stockholders and officers.....	14,300 00
Total amount of fire losses incurred during the year.....	110,507 14

Business in the State of New York during the year.

Fire risks written	\$3,92,361 48
Premiums received.....	42,633 60
Losses paid.....	31,685 48
Amount of losses incurred	34,043 93
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	1,130 76
Amount of taxes paid to various fire departments.	379 12
Amount paid the Comptroller for taxes on premiums.....	256 54

PHOENIX INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated May 18, 1854; commenced business June, 1854.]

H. KELLOGG. President. D. W. C. SKILTON, Secretary.

Capital stock of the Company paid up, \$2,000,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$168,255 31
Loans on bond and mortgage (first liens).....	407,880 00
Interest accrued thereon.....	9,282 59

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$101,200 00	\$125,341 00
Etna National Bank, Hartford, stock.....	30,000 00	34,500 00
American National Bank, Hartford, stock.....	50,000 00	72,500 00
American Loan and Trust Co., New York, stock....	10,000 00	11,200 00
Central Trust Co., New York, stock.....	15,000 00	49,500 00
Charter Oak National Bank, Hartford, stock.....	16,200 00	22,600 00
Citizens' National Bank, Cincinnati, stock.....	10,000 00	13,500 00
City Bank, Hartford, stock.....	20,000 00	13,000 00
Connecticut River Bank, Hartford, stock.....	5,000 00	5,000 00
Farmers and Mechanics' Nat. Bank, Hartford, stock,	45,000 00	45,000 00
First National Bank, Wallingford, stock.....	16,800 00	19,320 00
Hartford National Bank, Hartford, stock.....	134,050 00	171,600 00
Hartford Trust Co., Hartford, stock.....	40,600 00	46,000 00
Imperial Bank, Toronto, Ont., stock.....	7,500 00	10,500 00
Metropolitan National Bank, Cincinnati, stock.....	25,000 00	26,250 00
Merchants' Exchange National Bank, N. Y., stock..	5,400 00	5,400 00
Mercantile National Bank, Hartford, stock.....	80,000 00	84,000 00
National Shoe and Leather Bank, New York, stock,	10,000 00	13,500 00
National Exchange Bank, Hartford, stock.....	16,200 00	23,490 00
National German American Bank, St. Paul, stock...	25,000 00	28,500 00
New Britain National Bank, New Britain, stock....	29,000 00	30,000 00
Phoenix National Bank, Hartford, stock.....	75,000 00	105,000 00
Queen City National Bank, Cincinnati, stock.....	20,000 00	19,000 00
State Bank, Hartford, stock.....	19,200 00	19,200 00
Waterbury National Bank, Waterbury, stock.....	20,000 00	40,000 00
Avon, Geneseo and Mt. Morris R. R. Co. stock.....	50,000 00	50,000 00
Atchison, Topeka and Santa Fe R. R. Co. stock....	50,000 00	43,375 00
Chicago, Burlington and Quincy R. R. Co. stock....	50,000 00	68,750 00
Chicago, Rock Island and Pacific R. R. Co. stock...	100,000 00	130,000 00
Cleveland and Pittsburg R. R. Co. stock.....	25,000 00	36,500 00
Fort Wayne and Jackson R.R. Co. preferred stock..	25,000 00	26,250 00
Illinois Central R. R. Co. stock.....	120,000 00	168,000 00
Illinois Central R. R. Co. (leased line) stock.....	8,500 00	7,905 00
New York, N. H. and H. R. R. Co. stock.....	100,000 00	207,000 00
New York and Harlem R. R. Co. stock.....	12,500 00	26,875 00
N. Y. Central and Hudson River R. R. Co. stock....	50,000 00	53,000 00
Pittsburg, Fort Wayne and Chicago R. R. Co. stock,	5,000 00	7,050 00
Peoria and Bureau Valley R. R. Co. stock.....	50,000 00	80,000 00
Rensselaer and Saratoga R. R. Co. stock.....	50,000 00	80,000 00
Holyoke Water Power Co. stock.....	66,000 00	132,600 00
Mississippi State bonds.....	20,000 00	21,200 00
South Carolina, "consols," bonds.....	17,551 37	19,306 50
Tennessee State bonds.....	18,025 10	10,995 81

	Par value.	Market value.	
Atlantic Dock Co. bonds	\$75,000 00	\$81,000 00	
Avondale Town, Ohio, bonds	11,000 00	11,330 00	
Hannibal School, Mo., bonds	57,000 00	58,710 00	
Leavenworth City and Fort Leavenworth Water bds	25,000 00	26,000 00	
Washington School District, of Hartford, bonds . .	15,000 00	15,750 00	
Cedar Rapids, I. Falls and Northwestern R'y bonds,	50,000 00	55,000 00	
Chicago and Northwestern R'y sinking fund bonds..	50,000 00	59,000 00	
Chicago and Western Ind. R. R bonds	60,000 00	67,200 00	
Chicago, Bur. and Q. R. R. Co. (Den. ex.) bonds....	20,000 00	19,600 00	
Columbia and Greenville R. R. bonds	50,000 00	54,000 00	
Columbus and Western R. R. (guaranteed) bonds....	100,000 00	100,000 00	
Eric Railway first mortgage consols, bonds.. . . .	100,000 00	128,000 00	
Harlem River and Port Chester R. R. (guar.) bonds,	50,000 00	66,500 00	
Indianapolis and Cincinnati R. R bonds	51,000 00	58,395 00	
Minneapolis Union Railway Co bonds	50,000 00	55,000 00	
N. Y., Lackawanna and Western R. R. (guar.) bds..	50,000 00	64,000 00	
Pittsburg, Cleveland and Toledo R. R. bonds . . .	50,000 00	53,000 00	
Terre Haute and Logansport R. R. (ex. guar) bonds;	50,000 00	55,000 00	
Toledo, Ann Arbor and Grand Trunk bonds.	50,000 00	47,000 00	
Total par and market values	<u>\$2,568,076 47</u>	<u>\$3,283,275 81</u>	\$3,283,275 81

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y., N. H. and Hart. R. R. Co. st'k	\$1,100 00	\$2,200 00	\$900 00	
Adams Express Co stock	6,900 00	9,660 00	3,350 00	
Travelers' Insurance Co stock	17,900 00	44,750 00	20,340 00	
Holyoke Water Power Co. stock	1,000 00	2,000 00	150 00	
Hartford Carpet Co. stock	2,000 00	4,000 00	1,920 00	
Chicago, Rock Island and Pacific R R Co stock	2,000 00	2,500 00	1,440 00	
Union Pacific R. R. Co. stock	1,000 00	530 00	350 00	
Chicago, Bur. and Quincy R. R. st'k.	200 00	268 00		
Landers, Frary & Clark stock	6,000 00	7,500 00	10,000 00	
So New Eng. Telephone Co. stock	7,000 00	4,550 00		
Benedict & Burnham Mfg Co. st'k	20,000 00	60,000 00	40,000 00	
So New Eng. Telephone Co. stock	40,000 00	26,000 00	20,000 00	
First National Bank stock	1,000 00	1,050 00	900 00	
Total amounts	<u>\$106,100 00</u>	<u>\$185,008 00</u>	<u>\$99,410 00</u>	99,410 00
Cash in office, \$32,139.92; in bank, \$275,873.86; total				308 018 28
Interest due and accrued on collateral loans				3,926 46
Premiums in due course of collection				205,459 75
All other assets				912 50
Aggregate amount of all actual, available Assets				<u>\$4,486 420 70</u>

Item not admitted as an Available Asset.

Hartford and Conn. Western R. R. Co. stock	<u>\$1,800 00</u>
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$192,690 83	
Losses unadjusted, including all reported and supposed losses		
Losses resisted, including interest, costs and expenses	83,882 89	
Net amount of unpaid losses and claims		\$231,473 72
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less	\$558,453 59	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	770,478 77	
Total unearned premiums		1,334,932 36
Total liabilities, except capital and net surplus	\$1,566 406 08	
Joint-stock capital paid up in cash	2,000,000 00	
Surplus beyond all liabilities	920,014 62	
Aggregate Liabilities, including paid up capital and net surplus,		<u>\$4,486,420 70</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$2,202,626 36
Deduct reinsurance, rebate and return premiums.....	159,793 62
Net cash received for premiums (all fire).....	\$2,042,832 74
Interest received on bonds and mortgages.....	7,187 14
Interest and dividends received from all other sources.....	177,555 54
Income from all other sources.....	4,495 85
Aggregate Income received during the year in cash.....	\$2,232,071 27

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,236,635 48
Dividends paid.....	280,000 00
Commissions and brokerage.....	334,572 03
Salaries and other charges of officers, clerks and other employes.	96,989 87
State, national and local taxes	65,205 64
All other payments....	177,239 09
Aggregate Expenditures during the year in cash.....	\$2,190,642 11

V. MISCELLANEOUS.

Risks and Premiums.

	Fire and Tornado risks.	Premiums.
In force December 31, 1884.....	\$208,150,227	\$2,427,930 29
Written or renewed in 1885.....	175,614,242	2,201,626 36
Totals	\$383,764,469	\$4,630,556 65
Deduct expirations and cancellations.....	166,801,038	2,063,982 66
Net amount in force	\$216,963,431	\$2,566,573 99

Recapitulation of Fire and Tornado Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less..	\$88,956,004	\$1,116,907 19	1—2	\$558,453 59
1884	Two years.....	480,619	4,997 41	1—4	1,249 35
1885		408,086	4,334 44	3—4	3,250 84
1883.....	Three years.....	21,939,599	225,765 20	1—6	37,627 53
1884		26,409,476	284,086 07	1—2	142,043 03
1885.....		26,582,799	277,315 25	5—6	231,096 04
1882.....	Four years.....	1,741,851	17,932 89	1—8	2,241 61
1883		1,627,072	16,673 65	3—8	6,252 62
1884		1,028,584	10,784 79	5—8	6,740 49
1885.....		817,211	8,559 00	7—8	7,489 13
1881.....	Five years.....	7,015,811	86,297 24	1—10	8,629 72
1882.....		7,854,718	95,510 81	3—10	28,653 24
1883.....		8,727,934	110,751 85	1—2	55,375 93
1884.....		11,181,857	150,815 70	7—10	105,570 99
1885.....		12,191,810	155,842 50	9—10	140,258 25
Totals		\$216,963,431	\$2,566,573 99	... ..	\$1,334,932 36

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$33,823,497 55
Total losses paid since organization.	20,222,563 55
Total cash dividends declared since the Company commenced business ..	3,885,000 00
Total amount of the Company's stock owned by the directors at par value...	144,700 00
Total amount loaned to stockholders not officers.....	92,910 00
Total amount loaned to officers and directors.....	70,000 00
Total amount of fire and tornado losses incurred during the year	1,205,624 20

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposits.	Liabilities.
Oregon.....	\$50,000 00	\$17,784 21
Georgia	25,000 00	25,203 81
North Carolina.....	10,000 00	20,293 81
Mississippi ..	25,000 00	34,964 74

Business in the State of New York during the year.

Fire risks written	\$24,455,709 00
Premiums received	251,261 74
Losses paid	161,482 96
Amount of losses incurred	135,595 50
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	2,021 20
Amount of taxes paid to various fire departments in the State of New York	3,120 52

PRESCOTT INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 27, 1872; commenced business January 15, 1873.]

FRANKLIN GREENE, *President*

FRANCIS H. STEVENS, *Secretary*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.
Atlas National Bank of Boston stock	\$11,200 00	\$14,224 00
National Eagle Bank of Boston stock	1,000 00	1,100 00
National Webster Bank of Boston stock	45,000 00	47,700 00
Eliot National Bank of Boston stock	20,300 00	25,172 00
Merchandise National Bank of Boston stock	10,000 00	10,200 00
Market National Bank of Boston stock	12,500 00	11,625 00
New England National Bank of Boston stock	5,000 00	7,300 00
Tremont National Bank of Boston stock	12,000 00	13,380 00
Second National Bank of Boston stock	12,500 00	19,750 00
Blackstone National Bank of Boston stock	4,800 00	5,304 00
State National Bank of Boston stock	10,000 00	12,400 00
Globe National Bank of Boston stock	10,000 00	9,925 00
Merchants' National Bank of Boston stock	6,000 00	8,760 00
Cincinnati City bonds	25,000 00	32,625 00
Houston City bonds	10,000 00	10,000 00
Boston and Lowell R. R. bonds	25,000 00	30,725 00
Kansas City, Lawrence and So. R. R. bonds	25,000 00	27,500 00
Northern Pacific Terminal Co. bonds	30,000 00	30,000 00
Cincinnati, Indianapolis, St. L. & Chicago R.R. bonds	10,000 00	10,000 00
Little Rock and Fort Smith R. R. bonds	10,000 00	11,325 00
Atchison, Colorado and Pacific R. R. bonds	5,000 00	5,200 00
Total par and market values	\$300,300 00	\$344,215 00
Cash in office, \$1,858.43; in bank, \$13,457.42; total		15,315 85
Interest due and accrued on stocks and bonds		2,833 32
Premiums in due course of collection		21,598 18
Aggregate amount of all actual, available Assets		\$383,962 35

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$10,024 94
Losses unadjusted, including all reported and supposed losses	1,925 00
Total amount of claims for losses	\$11,949 94
Deduct reinsurance thereon	911 57
Net amount of unpaid losses and claims	\$11,038 37
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$82,101 15
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	45,739 29
Total unearned premiums	127,840 44
All other liabilities	3,956 30
Total liabilities, except capital and net surplus	\$142,835 11

Joint-stock capital paid up in cash.....	\$200,000 00
Surplus beyond all liabilities.....	41,127 24
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$383,962 35</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$227,432 63
Deduct reinsurance, rebate and return premiums.....	30,863 07
Net cash received for premiums (all fire).....	\$196,569 56
Interest and dividends received from all sources.....	15,665 42
Income from all sources	50 00
Aggregate Income received during the year, in cash.....	<u>\$212,284 98</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$115,195 18
Deduct salvages and reinsurances.....	7,225 76
Net amount paid for losses (all fire)	\$107,970 02
Dividends paid	12,000 00
Commissions and brokerage.....	39,668 11
Salaries and other charges of officers, clerks and other employ��s...	12,645 50
State, national and local taxes	6,971 34
All other payments, viz.: Agency and office expenses.....	14,412 97
Aggregate Expenditures during the year in cash.....	<u>\$193,667 94</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1834.....	\$19,676 986	\$241,999 24
Written or renewed in 1835.....	18,601 517	231,462 43
Totals	<u>\$38,278 503</u>	<u>\$473,461 67</u>
Deduct expirations and cancellations.....	17,355 464	210,243 39
In force December 31, 1835.....	\$20,923,039	\$263,218 28
Deduct amount reinsured.....	705,391	10,614 67
Net amount in force	<u>\$20,217,648</u>	<u>\$252,603 61</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1835.....	One year or less.....	\$11,841,016	\$164,202 31	1-2	\$82,101 15
1834.....	Two years.....	1,100	6 05	1-4	1 51
1835.....		4,900	24 40	3-4	18 30
1833.....		954,357	10,308 18	1-6	1,718 03
1834.....	Three years.....	1,083,456	11,904 74	1-2	5,952 37
1835.....		1,282,437	14,331 84	5-6	11,943 20
1832.....		16,010	160 10	1-8	20 01
1833.....	Four years	16,025	154 35	3-3	57 88
1834.....		7,900	80 77	5-8	50 48
1835.....		6,700	72 87	7-8	63 76
1831.....	Five years.....	788,823	9,134 32	1-10	913 43
1832.....		1,220,982	10,726 89	3-10	3,218 06
1833.....		1,316,284	11,973 57	1-2	5,986 78
1834.....		809,288	8,876 88	7-10	6,213 81
1835.....		868,370	10,646 34	9-10	9,581 67
Totals		<u>\$20,217,648</u>	<u>\$252,603 61</u>		<u>\$127,840 44</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,134,860 00
Total losses paid since organization.....	1,173,498 81
Total cash dividends declared since the Company commenced business	194,000 00
Total amount of the Company's stock owned by the directors at present time.....	107,300 00
Total amount of fire losses incurred during the year.....	<u>104,244 40</u>

Business in the State of New York during the year.

Fire risks written	\$4,528,821 00
Premiums received.....	50,078 05
Losses paid	31,645 11
Amount of losses incurred	36,001 07
Amount of taxes paid to various fire departments	855 71
Amount paid the Comptroller for taxes on premiums.....	396 88

PROVIDENCE WASHINGTON INSURANCE COMPANY.

PROVIDENCE, R. I.

[Organized and commenced business 1799.]

J. H. DE WOLF, *President.* J. B. BRANCH, *Secretary.*

Capital stock of the Company paid up, \$400,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$125,000 00	\$154,062 00	
Union Pacific R. R. Co bonds.....	20,000 00	22,900 00	
New York, Providence and Boston R. R. Co. b'ds.	31,000 00	39,292 00	
Rensselaer and Saratoga R. R. Co. bonds.....	12,000 00	17,040 00	
Boston, Clinton and Fitchburg R. R. Co. bonds .	2,000 00	2,237 00	
Atlantic Mutual Insurance Co. scrip.....	1,860 00	1,860 00	
National Bank of Commerce, New York, stock .	5,000 00	8,000 00	
New York Mutual Gas-Light Co., N. Y., stock ..	30,000 00	40,500 00	
American National Bank, Providence, stock....	40,000 00	36,800 00	
Blackstone Canal National Bank, Provid'nce, stk.	40,000 00	40,000 00	
Commercial National Bank, Providence. stock..	15,000 00	14,400 00	
Lime Rock National Bank, Providence, stock...	10,000 00	10,600 00	
Merchants' National Bank, Providence, stock...	25,000 00	31,250 00	
Mechanics' National Bank, Providence, stock...	10,000 00	14,400 00	
Roger Williams National Bank, Providence, stk.	7,500 00	8,600 00	
National Bank of Commerce, Providence, stock.	15,000 00	16,200 00	
Nat. Bank of North America, Providence, stock.	17,500 00	20,650 00	
Weybosset National Bank stock.	10,000 00	12,400 00	
Providence Gas Co. stock.	25,000 00	37,500 00	
Bath Gas-Light Co., Bath, Me., stock.	5,000 00	5,000 00	
Atchison, Topeka and Santa Fe R. R. Co. stock.	40,000 00	35,200 00	
Chicago and Alton R. R. Co. stock.....	50,000 00	70,000 00	
Chicago, Burlington and Quincy R. R. Co. stock.	2,000 00	2,750 00	
Chicago, Rock Island and Pacific R. R. Co. stk.	30,000 00	38,550 00	
Illinois Central R. R. Co. stock	10,000 00	14,000 00	
What Cheer Corp'n (Real Estate), Co.'s Office, stk.	20,000 00	20,000 00	
Total par and market values	\$598,860 00	\$714,191 00	\$714,191 00
Cash in office, \$374.44; in bank, \$54,314 58; total.....			54,689 02
Premiums in due course of collection.....			71,264 63
Bills receivable, not matured, taken for premiums.....			120,284 58
Aggregate amount of all actual, available Assets.....			\$960,429 23

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$2,162 19
Losses unadjusted, including all reported and supposed losses..	73,307 21
Losses resisted, including interest, costs and expenses.....	5,450 00
Total amount of claims for losses.	\$80,919 40
Deduct reinsurance thereon	13,451 27
Net amount of unpaid losses and claims.....	\$67,468 13

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$175,492 69
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	136,349 78
Unearned premiums, at 50 per cent. on inland navigation risks.	4,853 85
Unearned premiums, at 100 per cent, on marine risks.....	108,173 29
Total unearned premiums.	\$428,869 71
Total liabilities, except capital and net surplus.....	\$496,337 84
Joint-stock capital paid up in cash.....	400,000 00
Surplus beyond all liabilities.....	64,091 39
Aggregate Liabilities, including paid up capital and net surplus,	\$960,429 23

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.
Gross cash premiums received.....	\$575,353 18	\$448,473 11
Deduct reinsurance, rebate and return premiums....	102,619 61	142,595 00
Net cash received for premiums.....	\$472,733 57	\$305,878 11
Interest and dividends received from all sources.....		\$2,518 98
Aggregate Income received during the year in cash.....		\$811,160 66

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.
Gross amount paid for losses.....	\$301,262 99	\$361,889 60
Deduct salvages and reinsurances.....	42,078 77	116,606 02
Net amount paid for losses	\$259,184 22	\$245,283 52
Commissions and brokerage		129,243 50
Salaries and other charges of officers, clerks and other employes....		30,675 79
State, national and local taxes.....		14,041 24
All other payments.....		63,939 77
Aggregate Expenditures during the year in cash.....		\$745,368 04

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884	\$65,002,619	\$681,567 64	\$2,640 311	\$126,017 57
Written or renewed in 1885	48,321,512	574,878 00	46,005,694	428 689 31
Totals	\$113,324,131	\$1,256,445 64	\$48,646,005	\$584,706 88
Deduct expirations and cancellations.....	53,845,793	576,210 81	45,655 897	427,823 87
In force December 31, 1885.....	\$59,478,338	\$680,234 83	\$2,990,108	\$156,883 01
Deduct amount reinsured	3,957,081	50,398, 19	\$42,312	39,001 92
Net amount in force	\$55,521,257	\$629,836 64	\$2,147,796	\$117,881 09

Recapitulation of Five Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged	Fraction unearned.	Premiums unearned.
1835	One year or less.....	\$28,540,605	\$358,945 31	1-2	\$179,192 69
1884	Two years	264,226	1,673 74	1-4	118 43
1885		290,860	2,294 41	3-4	1,720 81
1883	Three years.....	4,916,246	42,509 05	1-6	7,084 81
1881		3,657,233	35,544 58	1-2	17,772 29
1885		3,256,055	38,563 13	5-6	32,135 91
1882	Four years.....	98,995	841 77	1-8	105 22
1883		172,525	1,199 32	2-8	449 75
1884		60,832	791 44	5-8	494 65
1885		132,925	1,344 03	7-8	1,176 03
1881	Five years	1,623,306	22,610 67	1-10	2,261 07
1882		3,050,724	26,850 67	3-10	8,055 78
1883		4,374,100	41,076 31	1-2	20,538 15
1884		2,750,932	29,297 47	7-10	20,508 23
1885		2,331,693	26,254 66	9-10	23,629 19
Totals.....		\$55,521,257	\$629,836 64		\$315,842 47

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$11,386,380 85
Total losses paid since organization	6,696,014 21
Total cash dividends declared since the Company commenced business	1,794,563 39
Total amount of the Company's stock owned by the directors at par value	52,750 00
Total amount of fire losses incurred during the year	255,392 60
Total amount of marine and inland losses incurred during the year	208,350 18

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written	\$9,657,026 00	\$13,727,257 00
Premiums received....	70,508 02	111,093 10
Losses paid.....	75,624 60	58,860 68
Amount of losses incurred.....	65,088 39	42,736 47
Amount of taxes paid to the Insurance Department on premiums under reciprocal law		\$111 60
Amount of taxes paid to various fire departments.....		720 67
Amount paid the Comptroller for taxes on premiums.....		1,453 12

READING FIRE INSURANCE COMPANY.

READING. PA.

[Organized July 8, 1867.]

WILLIAM A. ARNOLD, *President.* S. E. ANCONA, *Secretary.*

Capital stock of the Company paid up, \$250,000.

A. ASSETS.

Market value of real estate owned, unincumbered	\$27,300 00
Loans on bond and mortgage (first liens)	253,012 10
Loans on bond and mortgage upon which more than one year's interest is due.....	8,000 00
Interest due and unpaid on bond and mortgage loans.....	480 00
Interest accrued thereon	4,102 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$5,000 00	\$8,150 00
City of Reading bonds.....	11,000 00	12,080 00
Susquehanna Coal Co. bonds.....	5,000 00	5,650 00
Philadelphia and Reading R. R. Co. bonds.....	10,000 00	8,000 00
Perkiomen R. R. Co. bonds.....	2,000 00	1,900 00
Colebrookedale R. R. Co. bonds.....	3,000 00	1,500 00
Warren and Franklin R. R. Co. bonds.....	1,000 00	1,080 00
Judgment bonds.....	1,347 06	11,347 06
Reading Gas Co. stock.....	6,250 00	11,250 00
South Reading Market-House stock.....	1,675 00	1,675 00
East Pennsylvania R. R. Co. stock.....	10,000 00	9,400 00
National Union Bank stock.....	3,750 00	7,500 00
Second National Bank stock.....	5,000 00	6,500 00
Central R. R. of New Jersey Car Trust securities.....	5,000 00	5,000 00
Philadelphia and Reading R. R. Co. stock.....	6,000 00	6,000 00
Louisville and Nashville R. R. Co. stock	5,000 00	5,000 00
Colorado Rolling stock.....	3,000 00	3,000 00
Total par and market values	\$94,022 06	\$103,232 06

103,232 06

Collateral Loans.

	Par value.	Market value.	Amount loaned.
City of Reading, Pa., bond	\$1,000 00	\$1,100 00	\$600 00
Read. Neversink B. and L. Asso. st'k,		307 40	200 00
Ringgold Build. and L. Asso. stock..		201 40	
Northeast Build. and L. Asso. stock..		222 60	
Total amounts	\$1,000 00	\$1,831 40	\$800 00

800 00

Cash in office, \$1,004.43, in bank, \$11,203.19; total	\$12,212 63
Interest due and accrued on stocks and bonds.....	1,480 04
Interest due and accrued on collateral loans and judgment bonds..	804 54
Premiums in due course of collection	5,011 50
All other assets, viz: Rents due and accrued, \$208.20; due for reinsurance on losses paid, \$120; policies of perpetual insurance on Company's building, \$465; total.....	803 20
Aggregate amount of all actual, available Assets.....	<u><u>\$417,238 56</u></u>

VI. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$5,996 21
Losses unadjusted, including all reported and supposed losses.....	259 03
Losses resisted, including interest, costs and expenses.	1,782 91
Net amount of unpaid losses and claims.....	<u>\$8,038 15</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$28,366 51
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	30,530 72
Total unearned premiums.....	<u>58,897 23</u>
Amount reclaimable on perpetual fire policies.....	4,028 57
Cash dividends to stockholders, unpaid.....	1,142 10
Salaries and other miscellaneous expenses, due and accrued	11 14
All other liabilities, viz: Taxes and assessments, \$1,000; commissions and brokerage, \$537.90; return premiums, \$638.30; total ..	2,176 20
Total liabilities, except capital and net surplus.....	<u>\$74,293 39</u>
Joint stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	92,945 17
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$417,238 56</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$91,623 42
Deduct reinsurance, rebate and return premiums.....	14,747 88
Net cash received for premiums (all fire)	<u>\$76,875 54</u>
Interest received on bonds and mortgages.....	15,054 70
Interest and dividends received from all other sources	5,327 24
Received for rent.....	1,312 63
Commissions.	2,416 12
Aggregate Income received during the year in cash.....	<u><u>\$100,986 23</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$32,902 44
Deduct salvages and reinsurances	1,741 57
Net amount paid for losses (all fire).....	<u>\$51,160 87</u>
Dividends paid.....	19,829 20
Commissions and brokerage.....	11,526 53
Salaries and other charges of officers, clerks and other employés...	8,080 00
State, national and local taxes.....	3,005 18
All other payments, viz.: Stationery, \$738.24; advertising, \$23.40; sundry office expenses, \$714.32; real estate repairs, \$191.67; postage, \$178.75; legal expenses, \$505.75; agency expenses, \$1,959.05; total.	4,511 18
Aggregate Expenditures during the year in cash.....	<u><u>\$98,112 96</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums,
In force December 31, 1884.....	\$8,799,537	\$99,190 00
Written or renewed in 1885	8,286,257	90,070 52
Totals	\$17,085,794	\$189,260 52
Deduct expirations and cancellations.....	6,546,256	72,921 52
In force December 31, 1885.....	\$10,539,538	\$116,339 00
Deduct amount reinsured.....	89,563	965 18
Net amount in force	\$10,449,975	\$115,373 82

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$5,056,397	\$57,964 00	1-2	\$28,982 00
1883.....	Three years.....	1,157,461	12,138 00	1-6	2,023 00
1884.....		1,414,532	14,939 00	1-2	7,469 50
1885.....		1,361,065	13,911 00	5-6	11,592 50
1881.....		216,245	2,549 00	1-10	254 90
1882.....	Five years	205,055	2,379 00	3-10	113 70
1883.....		349,611	3,799 00	1-2	1,899 50
1884.....		427,022	4,837 00	7-10	3,375 90
1885.....		352,150	3,823 00	9-10	3,440 70
Totals		\$10,539,538	\$116,339 00	.....	\$59,761 70

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$841,416 24
Total losses paid since organization.....	366,354 11
Total cash dividends declared since the Company commenced business	232,560 83
Total amount of the Company's stock owned by the directors at par value.....	55,130 00
Total amount loaned to stockholders and officers.....	3,000 00
Total amount of fire losses incurred during the year.....	51,524 88

Business in the State of New York during the year.

Fire risks written.....	\$2,609,909 00
Premiums received	21,974 14
Losses paid	26,320 42
Amount of losses incurred.....	22,847 60
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.. ..	463 42
Amount of taxes paid to various fire departments	625 87

RELIANCE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 21, 1841; commenced business August 9, 1841.]

THOMAS C HILL, President.

WILLIAM CHUBB, Secretary.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$108,300 00
Loans on bond and mortgage (first liens).....	76,300 00
Interest accrued thereon.....	1,273 30

Stocks, Bonds, etc., owned by the Company.

	Par value	Market value.
United States bonds	\$35,000 00	\$41,100 00
Pennsylvania State bonds	45,000 00	53,100 00
Philadelphia City bonds	75,000 00	93,750 00
Pittsburg City bonds	30,000 00	38,700 00
Scranton City bonds	15,000 00	18,000 00
Rochester City bonds	20,000 00	29,000 00
American Steamship Co. bonds	5,000 00	5,500 00
Camden and Amboy R. R. Co. bonds	27,000 00	29,160 00
United New Jersey R. R. and Canal Co. bonds	5,000 00	5,000 00
Delano Land Co. bonds	13,000 00	16,250 00
Huntingdon and Broad T. R. R. and Coal Co. bonds	1,000 00	1,130 00
Lehigh Coal and Navigation Co. bonds	5,000 00	5,950 00
Lehigh Valley R. R. Co. bonds	20,000 00	26,000 00
Northern Pennsylvania R. R. Co. bonds	15,000 00	18,900 00
Louisville and Nashville R. R. Co. bonds	10,000 00	11,000 00
Northern Central Railway Co. bonds	10,000 00	12,050 00
Philadelphia and Erie R. R. Co. bonds	25,000 00	27,750 00
Philadelphia and Baltimore Central R. R. Co. bonds	10,000 00	10,500 00
Phil., Wil. and Balt. R. R. Co. stock trust certificates	25,000 00	25,000 00
Philadelphia and Erie R. R. Co. bonds	3,000 00	3,360 00
Pennsylvania R. R. Co. bonds	4,000 00	4,400 00
Steubenville and Ind. R. R. Co. bonds	10,000 00	11,000 00
Railway Car Trust of Pennsylvania certificates	4,000 00	4,000 00
New York and Pacific Car Trust, A, certificates	5,000 00	5,000 00
New York and Pacific Car Trust, D, certificates	5,000 00	5,000 00
Car Trust of New York, G 3 certificates	2,000 00	1,400 00
Pennsylvania Car Trust certificates	15,000 00	15,150 00
Commercial National Bank stock	10,000 00	12,200 00
Mechanics' National Bank stock	4,000 00	5,200 00
Total par and market values	\$153,000 00	\$524,550 00

\$554,550 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Lehigh Valley R. R. Co. bonds	\$6,000 00	\$8,400 00	\$5,550 00
Cash in office, \$875.57; in bank, \$28,069.44; total			28,945 01
Interest due and accrued on collateral loans			92 50
Premiums in due course of collection			5,592 37
All other assets, viz.: Rents due and accrued, \$587.44; perpetual deposit on policies on real estate owned by the Company, \$832.10, total			1,419 54

Aggregate amount of all actual, available Assets \$762,022 72

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$5,853 37
Losses unadjusted, including all reported and supposed losses	607 50
Losses resisted, including interest, costs and expenses	1,265 82

Net amount of unpaid losses and claims

\$7,726 69

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$13,045 89
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	15,984 47

Total unearned premiums

59,030 36

Amount reclaimable on perpetual fire policies

114,388 92

Miscellaneous expenses, due and accrued

203 52

All other liabilities, viz.: Taxes, \$780.27; commissions, \$380.75; total

1,161 02

Total liabilities, except capital and net surplus

\$182,510 51

Joint-stock capital paid up in cash

300,000 00

Surplus beyond all liabilities

279,512 21

Aggregate Liabilities including paid up capital and net surplus

\$762,022 72

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$113,783 87
Deduct reinsurance, rebate and return premiums	13,101 49

Net cash received for premiums (all fire)

\$100,682 38

Interest received on bonds and mortgages	\$4,124 63
Interest and dividends received from all other sources	26,392 24
Received for rent.....	5,619 71
Income from all other sources.....	128,17
Deposit premiums received on perpetual fire risks.....	\$6,146 00

Aggregate Income received during the year in cash..... \$136,947 13

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$68,615 14
Deduct salvages and reinsurances.....	1,647 61
Net amount paid for losses (all fire)	\$66,967 53
Dividends paid	24,000 00
Commissions and brokerage.	16,346 95
Salaries and other charges of officers, clerks and other employes...	9,250 00
State, national and local taxes.....	4,522 55
All other payments.....	6,124 50
Deposit premiums returned on perpetual fire risks.....	\$3,372 50

Aggregate Expenditures during the year in cash..... \$127,211 53

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$8,667,118 37	\$103,863 65
Written or renewed in 1885	11,595,206 62	113,296 62
Totals.....	\$20,262,324 99	\$217,160 27
Deduct expirations and cancellations.....	9,205,301 17	96,722 49
In force December 31, 1885	\$11,057,023 82	\$120,437 73
Deduct amount reinsured	235,116 33	2,399 33
Net amount in force.....	\$10,821,907 49	\$118,038 45
	Amount.	Deposits.
Perpetuals.....	\$4,427,918 51	\$123,663 60

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$8,586,550 30	\$86,091 78	1-2	\$43,045 80
1884	Two years.....	28,400 00	252 29	1-4	63 07
1885.....		26,000 00	249 59	3-4	187 17
1883.....	Three years.....	438,058 00	5,239 93	1-6	831 65
1884.....		372,200 00	4,767 90	1-2	2,385 95
1885.....	Four years.....	483,821 67	5,661 34	5-6	4,717 73
1882.....		2,300 00	23 00	1-8	2 87
1883.....	Five years	14,550 00	252 25	3-8	94 59
1884.....		11,500 00	190 50	5-8	119 05
1885.....	Six years.....	13,730 76	203 32	7-8	177 87
1881.....		69,600 00	972 60	1-10	97 26
1882.....	Seven years.....	135,580 00	2,375 82	3-10	712 74
1883.....		182,940 00	2,591 82	1-2	1,295 91
1884.....	Eight years.....	105,960 00	1,608 90	7-10	1,126 23
1885.....		114,466 67	1,710 32	9-10	1,539 29
1881.....	Nine years.....	1,500 00	22 50	3-12	5 61
1883.....		2,000 00	81 25	7-12	47 39
1885.....	Ten years.....	5,000 00	150 00	11-12	137 50
1879.....		13,500 00	277 50	1-14	19 82
1880.....	Eleven years.....	49,550 00	1,585 50	3-14	239 96
1881.....		32,500 00	621 25	5-14	221 85
1882.....	Twelve years.....	43,700 00	1,182 75	1-2	591 37
1883.....		19,200 00	300 84	8-14	171 92
1884.....	Thirteen years.....	18,200 00	332 50	11-14	261 25
1885.....		30,600 00	624 50	13-14	679 75
1877.....	Fourteen years.....	10,000 00	350 00	3-20	52 50
1880.....		4,500 00	97 50	9-20	43 05
1882.....	Fifteen years.....	5,000 00	150 00	13-20	97 50
1883.....		1,000 00	20 00	15-20	15 00
Totals.....		\$10,821,907 49	\$118,038 45		\$59,030 36

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,888,216 48
Total losses paid since organization.....	1,243,891 33
Total cash dividends declared since the Company commenced business.....	610,597 00
Total amount of the Company's stock owned by the directors at par value.....	23,800 00
Total amount loaned to stockholders and officers.....	5,550 00
Total amount of fire losses incurred during the year.....	65,393 66

Business in the State of New York during the year.

Fire risks written.....	\$3,333 888 38
Premiums received.....	24,745 79
Losses paid.....	4,089 40
Amount of losses incurred.....	4,139 30
Amount of taxes paid to various fire departments.....	170 59
Amount paid the Comptroller for taxes on premiums.....	412 15

ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

ST. PAUL, MINN.

[Organized and commenced business May, 1865.]

C. H. BIGELOW, *President.*C. B. GILBERT, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$101,264 56
Loans on bond and mortgage (first liens).....	203,316 72
Loans on bond and mortgage upon which more than one year's interest is due.....	4,550 00
Interest due and unpaid on bond and mortgage loans.....	2,479 23
Interest accrued thereon.....	3,635 31

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
First National Bank, St. Paul, stock.....	\$32,000 00	\$52,800 00
Merchants' National Bank, St. Paul, stock.....	27,000 00	41,850 00
Bank of Minnesota, St. Paul, stock.....	10,000 00	12,500 00
St. Paul National Bank, St. Paul, stock.....	6,000 00	6,300 00
First National Bank, Alexandria, stock.....	2,000 00	2,140 00
St. Paul Trust Co., St. Paul, stock.....	3,600 00	3,600 00
First National Bank, St. Peter, stock.....	3,000 00	3,750 00
First National Bank, Glencoe, stock.....	5,000 00	5,000 00
St. Paul and S. C. R. R. Co., Special, stock.....	2,200 00	1,500 00
St. Paul & S. C. R. R. Co., Land Contracts, first lien, St. Paul and S. C. R. R. Co., Chicago, St. P., M. and O. R. R. Co. bonds.....	216 32	216 32
St. Paul Warehouse and Elevator Co. stock.....	10,000 00	11,500 00
St. Paul Warehouse and Elevator Co. bonds.....	19,250 00	19,250 00
City of Minneapolis bonds.....	10,000 00	10,000 00
City of St. Paul bonds.....	1,500 00	1,675 00
City of Stillwater bonds.....	60,000 00	62,400 00
City of Mankato bonds.....	10,000 00	10,500 00
Town of Detroit bonds.....	8,500 00	8,500 00
Town of Sauk Center bonds.....	1,833 00	1,924 65
Town of Vernon Center bonds.....	3,500 00	3,577 50
Village of Detroit bonds.....	4,500 00	7,500 00
Town of Jo. Daviess bonds.....	700 00	700 00
Town of Elmore bonds.....	5,500 00	5,500 00
Town of Garden City bonds.....	6,500 00	6,500 00
Town of Winnebago bonds.....	7,000 00	7,000 00
Town of Pilot Grove bonds.....	15,000 00	15,000 00
Town of Oakwood bonds.....	5,000 00	5,000 00
Town of Blue Earth City bonds.....	7,500 00	7,500 00
Town of Granite Falls bonds.....	36,000 00	36,000 00
County of Pine bonds.....	1,500 00	1,500 00
County of Rock bonds.....	4,500 00	4,950 00
County of Custer bonds.....	24,000 00	27,600 00
County of Ramsey bonds.....	50,500 00	49,490 00
County of Dawson bonds.....	1,000 00	1,100 00
	1,500 00	1,500 00

	Par value.	Market value.
County of Barnes, D. T., bonds.....	\$30,000 00	\$31,200 00
County of Grand Forks, D. T., bonds	4,000 00	4,200 00
County of Grant, School District bonds	4,000 00	4,000 00
County of Yellow Medicine, School District bonds..	500 00	500 00
Counties of Barnes and Cass, Joint School Dist. bds.	9,000 00	9,000 00
County of Carver, School District bonds.....	6,000 00	6,000 00
County of Griggs, D. T., School District bonds.....	500 00	500 00
County of Jerauld, D. T., School District bonds.....	2,400 00	2,400 00
County of Cass, D. T., School District bonds	1,500 00	1,500 00
County of Jerauld, School District bonds.	5,500 00	5,500 00
County of Barnes, D. T., School District bonds	1,500 00	1,500 00
County of Barnes, D. T., School District orders.....	10,569 49	10,569 49
County of Ransom, D. T., warrants.....	13 00	13 00
Total par and market values.....	\$462,948 81	\$512,615 56

\$512,615 96

Collateral Loans.

	Par value.	Market value.	Amount loaned.
First Nat. Bank, St. Paul, stock	\$20,000 00	\$33,000 00	\$25,000 00
Second Nat. Bank, St. Paul, stock . . .	8,500 00	17,000 00	12,000 00
Merchants' Nat. Bank, St. Paul, stock,	25,000 00	38,750 00	25,000 00
St. Paul Bank, St. Paul, stock ...	22,000 00	23,100 00	15,760 00
Savings Bank, St. Paul, stock.....	7,200 00	7,200 00	5,800 00
Bank of Minnesota, St. Paul, stock ...	65,000 00	81,250 00	53,500 00
Union Nat. Bank, Minneapolis, stock.	2,500 00	2,500 00	2,000 00
St. Paul and S. C. R. R. Co.'s Special Land stock.	6,800 00	5,340 00	2,800 00
St. Paul and S. C. R. R. Co.'s Special Land stock.....	96,700 00	67,690 00	35,545 13
Island Power Co., Minneapolis, stock.	20,000 00	30,000 00	15,000 00
Pioneer Press Co., St. Paul, stock	20,000 00	20,000 00	10,000 00
St. Paul Harvester Co. stock	20,000 00	20,000 00	10,000 00
St. Paul Harvester Works stock	6,000 00	3,900 00	3,108 22
Montana Nat. Bank of Helena stock..	10,000 00	12,500 00	10,000 00
National Bank of Commerce of Min- neapolis stock.....	1,000 00	1,000 00	850 00
Lake Superior Elevator Co. stock....	1,250 00	1,562 50	1,200 00
North Star Iron Works of Minneapolis stock.....	12,000 00	18,000 00	10,000 00
Lake Co., Colorado, bonds.....	3,500 00	2,625 00	1,500 00
First Nat. Bank, Glencoe, Minn., stk..	700 00	700 00	500 00
Tacoma Coal Co., Wash. Ter., stock..	50,000 00	15,000 00	9,000 00
St. Paul Manufacturing Co. stock.....	4,475 00	4,475 00	2,195 56
Total amounts.	\$402,625 00	\$405,592 50	\$250,758 91

250,758 91

Cash in office, \$4,252.99 ; in bank, \$76,302.43 ; total.....	80,555 42
Interest due and accrued on stocks and bonds	11,404 39
Interest due and accrued on collateral loans	4,757 07
Premiums in due course of collection	68,795 56
Bills receivable, not matured, taken for premiums	16,833 21
Rents due and accrued.....	863 00

Aggregate amount of all actual, available Assets..... \$1,261,829 33

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$9,174 10
Losses unadjusted, including all reported and supposed losses..	26,825 03
Losses resisted, including interest, costs and expenses.....	7,924 42

Net amount of unpaid losses and claims..... \$43,923 60

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$204,262 61
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.	211,409 49
Unearned premiums, at 50 per cent, on inland navigation risks.	10,321 77

Total unearned premiums..... 425,993 87

Total liabilities, except capital and net surplus.	\$469,917 47
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	291,911 86

Aggregate Liabilities, including paid up capital and net sur-
plus..... \$1,261,829 33

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.. .. .	\$745,482 37	\$71,221 22	
Deduct reinsurance, rebate and return premiums	139,040 31	1,397 64	
Net cash received for premiums.....	\$606,442 06	\$69,823 58	
			\$676,265 64
Interest received on bonds and mortgages			13,038 46
Interest and dividends received from all other sources.....			59,187 68
Received for rent....			7,172 19
Aggregate Income received during the year in cash.....			\$755,663 97

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$404,517 76	\$49,422 92	
Deduct salvages and reinsurances.....	33,953 04	310 57	
Net amount paid for losses	\$368,564 72	\$49,112 35	
			\$417,677 07
Dividends paid....			50,000 00
Commissions and brokerage.....			109,994 91
Salaries and other charges of officers clerks and other employes..			37,888 60
State, national and local taxes			10,631 28
All other payments, viz.: Postage, \$3,263.65; supplies, \$4,078.93; general expenses, \$37,002.20 ; total.			44,344 78
Aggregate Expenditures during the year in cash.....			\$670,535 74

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the precedinng year	\$44,350,495	\$646,373 97	\$262,100	\$18,660 00
Written or renewed during the year.	45,370,274	758,708 38	6,041,167	72,989 11
Totals	\$89,720,769	\$1,405,082 35	\$6,303,267	\$91,649 11
Deduct those expired and marked off as terminated.....	26,642,763	561,748 43	5,876,010	71,005 57
In force at the end of the year	\$63,078,006	\$843,333 92	\$427,257	\$20,643 54
Deduct amount reinsured...	5,327,409	60,568 23	.....	.....
Net amount in force.....	\$57,750,597	\$782,765 69	\$427,257	\$20,643 54

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$30,202,160	\$408,525 23	1—2	\$204,262 61
1884.....	Two years.....	67,997	835 13	1—4	208 78
1885.....		16,175	147 02	3—4	110 25
1883.....		3,707,644	44,645 56	1—6	7,440 92
1884.....	Three years.....	4,311,210	52,276 88	1—2	26,135 44
1885.....		5,737,614	67,627 37	5—6	56,356 15
1882.....		7,475	111 34	1—8	13 91
1883.....	Four years.....	8,950	150 40	3—8	56 40
1884.....		15,880	204 74	5—8	127 95
1885.....		7,550	73 15	7—8	63 98
1881.....	Five years.. .. .	1,637,616	26,809 53	1—10	2,680 95
1882.....		2,002,225	32,513 68	3—10	9,754 08
1883.....		2,383,429	38,843 15	1—2	19,421 57
1884.....		3,347,186	49,842 75	7—10	34,889 92
1885.....		4,297,486	60,165 76	9—10	54,149 19
Totals		\$57,750,597	\$782,765 69	.....	\$415,672 10

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$7,515,449 80
Total losses paid since organization	4,992,287 40
Total cash dividends declared since the Company commenced business....	716,696 47
Total amount of the Company's stock owned by the directors at par value...	205,100 00
Total amount of fire losses incurred during the year.	415,547 35

Business in the State of New York during the year

	Fire.	Inland.
Risks written.....	\$4,759,440 00	\$449,240 00
Premiums received.....	48,122 55	1,602 46
Losses paid.....	26,862 94	117 43
Amount of losses incurred..	25,618 80	117 15

SECURITY INSURANCE COMPANY.

NEW HAVEN, CONN.

[Organized and commenced business April, 1841.]

CHARLES S. LEET, *President*.H. MASON, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$85,450 00
Interest accrued thereon.....	438 56

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Tradesmen's National Bank, New Haven, stock.....	\$3,200 00	\$4,864 00
Second National Bank, New Haven, stock.....	15,500 00	21,235 00
Merchants' National Bank, New Haven, stock.....	10,550 00	12,132 50
New Haven National Bank, New Haven, stock.....	9,100 00	14,105 00
New Haven Co. National Bank, New Haven, stock...	10,000 00	13,000 00
Yale National Bank, New Haven, stock.....	20,000 00	22,800 00
American Exchange Nat. Bank, New York, stock...	10,000 00	12,300 00
Commerce National Bank, New York, stock.....	5,000 00	8,000 00
New York, New Haven and Hartford R. R. stock...	10,000 00	20,000 00
Shore Line, Conn., R. R. stock.....	7,700 00	12,705 00
Chicago, Burlington and Quincy R. R. stock.....	11,000 00	15,125 00
Chicago, Rock Island and Pacific R. R. stock..	10,000 00	12,850 00
Housatonic (preferred) R. R. stock.....	11,000 00	13,200 00
New Haven Water Co. stock.....	7,850 00	12,952 50
New Haven and Northampton R. R. bonds.....	15,000 00	16,950 00
Holyoke and Westfield R. R. bonds.....	7,000 00	7,630 00
Housatonic R. R. bonds.....	10,000 00	10,000 00
Minnesota and St. Louis R. R. (Iowa Div.) bonds...	4,000 00	4,800 00
Chicago, Mil. and St. Paul R. R. (Dub. Div.) bonds..	5,000 00	5,662 50
Chic., Mil. and St. P. R.R. (Chic. & Mil. Div.) bonds,	7,000 00	8,995 00
Chicago, Mil. and St. Paul R. R. (River Div.) bonds..	3,000 00	3,855 00
Mahoning Coal R. R. (Lake Shore guar.) bonds.....	10,000 00	9,950 00
Chicago, Burlington and Northern R. R. bonds.....	444 00	444 00
Jersey City, N. J., bonds	7,000 00	7,350 00

Total par and market values.....	\$209,344 00	\$271,405 50
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271,405 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Northampton R. R. bonds.....	\$4,000 00	\$4,520 00	\$8,000 00
Second Nat. Bk., New Haven, stk....	2,500 00	3,425 00	
Tradesmen's Bank, New Haven, stk.	2,500 00	3,800 00	
Fair Haven and Westville H. R. R. (New Haven) stock	2,500 00	3,000 00	
New Haven Water Co. stock.....	1,100 00	1,815 00	1,600 00
City Bank of New Haven stock.....	2,300 00	2,852 00	7,000 00
Mechanics' Bank, New Haven, stock,	360 00	432 00	
Produce Exchange Bk., N. Y., stock,	4,500 00	5,175 00	
New York, New Haven and Hartford R. R. stock.....		1,616 00	1,300 00
Total amount ..	\$19,760 00	\$26,635 00	\$17,900 00

17,900 00

Cash in office, \$96.89; in bank, \$45,578.78; total.....

45,675 67

Interest due and accrued on stocks and bonds.....

974 50

Premiums in due course of collection	\$22,591 53
Bills receivable, not matured, taken for premiums	5,837 25
Aggregate amount of all actual available Assets.	<u>\$451,273 01</u>

M. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,850 37
Losses unadjusted, including all reported and supposed losses.....	15,580 32
Losses resisted, including interest, costs and expenses.....	3,520 37
Total amount of claims for losses.....	<u>\$22,960 36</u>
Deduct reinsurance thereon.....	500 00
Net amount of unpaid losses and claims.....	<u>\$22,460 36</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$100,792 62
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	32,616 66
Unearned premiums, at 50 per cent, on inland navigation risks.....	885 95
Unearned premiums, at 100 per cent, on marine risks	21,414 41
Total unearned premiums.....	155,709 65
All other liabilities.....	4,177 12
Total liabilities, except capital and net surplus.....	<u>\$182,407 13</u>
Joint-stock capital paid up in cash.....	200,000 00
Surplus beyond all liabilities.....	68,865 83
Aggregate Liabilities, including paid up capital and net surplus.....	<u>\$451,273 01</u>

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland	
Gross cash premiums received	\$298,833 77	\$55,547 89	
Deduct reinsurance, rebate and return premiums.....	42,181 96	6,658 81	
Net cash received for premiums.....	<u>\$256,671 81</u>	<u>\$48,889 08</u>	\$305,530 89
Interest received on bonds and mortgages.....			3,449 68
Interest and dividends received from all other sources.....			4,270 28
Income from all other sources.....			340 84
Aggregate Income received during the year in cash.....			<u>\$323,591 69</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses	\$163,879 92	\$38,246 44	
Deduct salvages and reinsurances	6,189 23	3,173 16	
Net amount paid for losses.....	<u>\$157,690 69</u>	<u>\$35,073 28</u>	\$192,763 97
Dividends paid			14,000 00
Commissions and brokerage.....			52,528 51
Salaries and other charges of officers, clerks and other employes ..			21,209 58
State, national and local taxes.....			2,519 82
Aggregate Expenditures during the year in cash.....			<u>\$283,021 88</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and Inland risks.	Premiums.
In force December 31, 1884	\$18,002,295	\$215,939 71	\$705,949	\$19,966 67
Written or renewed in 1885.....	34,645,953	299,331 68	4,551,296	53,931 12
Totals	<u>\$52,648,248</u>	<u>\$515,271 39</u>	<u>\$5,257,245</u>	<u>\$78,897 79</u>
Deduct expirations and cancellations.....	21,147,107	243,994 26	4,629,838	52,408 99
In force December 31, 1885.....	\$21,501,141	\$271,277 13	\$627,357	\$26,483 80
Deduct amount reinsured.....	933,546	10,233 09	70,312	3,242 47
Net amount in force.....	<u>\$20,567,595</u>	<u>\$261,044 04</u>	<u>\$557,045</u>	<u>\$23,246 33</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$14,886 683	\$201,585 24	1-2	\$100,792 62
1883.....	Three years	807,449	8,236 17	1-6	1,372 66
1884.....		1,031,646	10,551 15	1-2	5,275 57
1885.....		1,231,449	12,322 13	5-6	10,268 24
1881.....		397,548	4,058 07	1-10	405 80
1882.....	Five years	491,355	5,080 66	3-10	1,524 18
1883.....		563,953	5,642 89	1-5	2,821 44
1884.....		482,100	5,469 99	7-10	3,828 93
1885.....		669,162	7,857 12	9-10	7,071 39
1877.....	Ten years.....	6,250	240 62	4-20	48 12
Totals		\$20,567,595	\$261,044 04	.....	\$133,409 28

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,090,441 21
Total losses paid since organization.....	2,883,102 43
Total cash dividends declared since the Company commenced business.....	310,281 00
Total dividends declared payable in stock since organization.....	50,000 00
Total amount of the Company's stock owned by the directors at par value.....	34,250 00
Total amount loaned to stockholders and officers.....	53,900 00
Total amount of fire losses incurred during the year.....	158,354 17
Total amount of marine and inland losses incurred during the year.....	34,874 87

Business in the State of New York during the year.

	Fire.	Marine and inland.
Risks written.....	\$2,357,100 00	\$51,100 00
Premiums received.....	23,254 82	1,349 69
Losses paid.....	11,515 56	2,674 18
Amount of losses incurred.....	9,495 59	1,274 18
Amount of taxes paid to various fire departments		\$463 46
Amount paid the Comptroller for taxes on premiums.....		148 07

SPRINGFIELD FIRE AND MARINE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated April 24, 1849; commenced business 1851.]

J. N. DUNHAM, President

S. J. HALL, Secretary

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS:

Market value of real estate owned, unincumbered.....	\$96,528 00
Loans on bond and mortgage (first liens).....	303,366 87
Interest accrued thereon.....	7,672 09

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$100,000 00	\$130,000 00
Wakefield (Mass.) Water Co. bonds.....	50,000 00	53,000 00
Ann Arbor (Mich.) Water Co. bonds.....	50,000 00	50,000 00
Kansas City, St. Joe and Council Bluffs R. R. bonds,	100,000 00	123,000 00
Union Pacific R. R. Collateral Trust bonds.....	50,000 00	50,000 00
Chicago and Northwestern R. R. sinking fund bds.,	50,000 00	55,000 00
Morris and Essex R. R. bonds.....	8,000 00	11,200 00
New York and Harlem R. R. bonds.....	10,000 00	13,800 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	10,000 00	13,000 00
St. Paul, Minneapolis and Manitoba R'way bonds...	50,000 00	57,500 00

	Par value.	Market value.
Chicago, Burlington and Quincy R. R. bonds.....	\$10,000 00	\$10,000 00
Detroit, Lansing and Northern R. E. bonds.....	2,000 00	2,400 00
Agawan National Bank, Springfield, stock.....	10,000 00	12,500 00
John Hancock National Bank, Springfield, stock ...	15,000 00	18,750 00
Chicopee National Bank, Springfield, stock.....	10,400 00	17,160 00
Pynchon National Bank, Springfield, stock.....	10,000 00	17,000 00
Second National Bank, Springfield, stock.....	2,800 00	4,900 00
Third National Bank, Springfield, stock.....	20,000 00	35,000 00
City National Bank, Springfield, stock.....	10,000 00	12,800 00
Chapin National Bank, Springfield, stock.....	10,000 00	13,000 00
First National Bank, Springfield, stock.....	11,600 00	18,560 00
Ware National Bank, Ware, stock.....	7,500 00	9,000 00
First National Bank, Northampton, stock.....	3,400 00	4,250 00
Northampton National Bank, Northampton, stock..	10,000 00	16,500 00
Monson National Bank, Monson, stock.....	1,000 00	1,500 00
First National Bank, Chicopee, stock.....	3,100 00	4,960 00
Adams National Bank, North Adams, stock.....	2,600 00	2,840 00
Tremont National Bank, Boston, stock.....	10,000 00	11,100 00
Boston National Bank, Boston, stock.....	0,000 00	12,100 00
New England National Bank, Boston, stock.....	10,000 00	14,600 00
Commonwealth National Bank, Boston, stock.....	10,000 00	11,800 00
Merchandise National Bank, Boston, stock.....	10,000 00	10,200 00
Merchants' National Bank, Boston, stock.....	10,000 00	14,500 00
Atlas National Bank, Boston, stock.....	10,000 00	12,600 00
Howard National Bank, Boston, stock.....	20,000 00	23,600 00
Webster National Bank, Boston, stock.....	10,000 00	10,500 00
Boylston National Bank, Boston, stock.....	15,000 00	19,500 00
Eliot National Bank, Boston, stock.....	10,000 00	12,400 00
National Bank of Commerce, Boston, stock.....	10,000 00	12,000 00
Shawmut National Bank, Boston, stock.....	10,000 00	12,200 00
National Bank of Commerce, New York, stock....	10,000 00	15,500 00
Fourth National Bank, New York, stock.....	20,000 00	25,000 00
Continental National Bank, New York, stock.....	11,200 00	11,760 00
Metropolitan Nat. Bank, N. Y. (in liquidation), st'k	20,000 00	6,600 00
Franklin County National Bank, Greenfield, stock ..	10,000 00	10,000 00
St. Paul National Bank, St. Paul, Minn., stock.....	10,000 00	11,000 00
Boston and Albany Railroad stock.....	70,000 00	126,000 00
Boston and Providence Railroad stock.....	20,000 00	37,000 00
Connecticut River Railroad stock.....	50,000 00	83,500 00
New York, New Haven and Hartford R. R. stock.....	100,000 00	200,000 00
Old Colony Railroad stock.....	50,000 00	50,000 00
New York and Harlem Railroad stock.....	50,000 00	100,000 00
Chicago, Burlington and Quincy R. R. stock.....	110,000 00	150,700 00
Chicago, Milwaukee and St. Paul R. R. pref. stock..	55,000 00	66,000 00
Pennsylvania Railroad stock.....	20,000 00	22,000 00
Chicago, Bur. and Northern R. R. installments.....	4,884 00	4,884 00
Total par and market values.....	\$1,372,884 00	\$1,884,064 00

\$1,884,064 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Quassac Nat. Bank, Newburg, N.Y., stock.....	\$500 00	\$625 00	\$400 00
Norotuck Paper Co., Holyoke, st'k..	10,000 00	10,000 00	15,000 00
Valley Paper Co., Holyoke, stock...	6,000 00	8,400 00	
Parsons Paper Co., Holyoke, stock..	1,000 00	10,000 00	
Total amounts.....	\$17,500 00	\$29,025 00	\$15,400 00

15,400 00

Cash in office, \$9,910.36; in bank, \$97,556; total.....	107,466 36
Interest due and accrued on stocks and bonds.....	24,321 00
Interest due and accrued on collateral loans.....	385 00
Premiums in due course of collection.....	169,090 00
Bills receivable, not matured, taken for premiums.....	194,302 73
Rents due and accrued.....	1840 95

Aggregate amount of all actual, available Assets..... \$2,803,436 80

III. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$75,085 57
Losses unadjusted, including all reported and supposed losses.....	42,731 06
Losses resisted, including interest, costs and expenses.....	36,407 31
Total amount of claims for losses.....	\$154,223 94
Deduct reinsurance thereon.....	11,275 73

Net amount of unpaid losses and claims..... \$142,948 21

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$463,422 60
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	761,160 14
Total unearned premiums	\$1,224,582 7
Commissions and brokerage	25,363 50
Total liabilities, except capital and net surplus	\$1,392,894 45
Joint-stock capital paid up in cash	1,000,000 00
Surplus beyond all liabilities	410,542 35
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$2,803,436 80</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,836,787 31
Deduct reinsurance, rebate and return premiums	233,421 23
Net cash received for premiums (all fire)	\$1,603,366 08
Interest received on bonds and mortgages	15,758 64
Interest and dividends received from all other sources	93,749 09
Received for rent	3,611 00
Aggregate Income received during the year in cash	<u><u>\$1,716,484 81</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$937,460 38
Deduct salvages and reinsurances	42,596 09
Net amount paid for losses (all fire)	\$894,864 29
Dividends paid	100,000 00
Commissions and brokerage	273,692 98
Salaries and other charges of officers, clerks and other employés ..	71,485 41
State, national and local taxes	43,028 77
All other payments	159,035 99
Aggregate Expenditures during the year in cash	<u><u>\$1,542,107 44</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$151,350,979	\$2,057,811 96
Written or renewed in 1885	135,324,200	1,536,877 31
Totals	\$286,675,179	\$3,594,689 27
Deduct expirations and cancellations	119,480,040	1,644,684 05
Net amount in force	<u><u>\$167,195,139</u></u>	<u><u>\$2,240,004 62</u></u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$65,285,222	\$926,845 21	1—2	\$463,422 60
1884	Two years	777,100	11,149 95	1—4	2,787 49
1885		498,100	6,245 02	3—4	4,683 75
1883	Three years	13,346,393	151,219 72	1—6	25,203 29
1884		13,584,282	155,092 87	1—2	77,546 43
1885		13,019,924	146,150 10	3—6	121,791 75
1882	Four years	561,282	5,528 14	1—8	691 02
1883		681,796	7,157 86	3—8	2,624 19
1884		393,637	2,754 10	5—8	1,721 30
1885	Five years	1,115,951	14,919 30	7—8	13,054 39
1881		6,249,982	76,760 45	1—10	7,676 04
1882		8,150,735	104,078 71	3—10	31,223 61
1883		11,204,139	154,233 16	1—2	77,116 58
1884		12,302,875	175,513 55	7—10	122,859 43
1885		20,022,721	302,356 47	9—10	272,120 82
Totals		<u><u>\$167,195,139</u></u>	<u><u>\$2,240,004 62</u></u>	.....	<u><u>\$1,224,582 74</u></u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$19,028,260 04
Total losses paid since organization.....	12,106,425 72
Total cash dividends declared since the Company commenced business....	1,892,042 00
Total dividends declared payable in stock since organization.....	500,000 00
Total amount of the Company's stock owned by the directors at par value.....	157,200 00
Total amount loaned to stockholders and officers.....	155,516 67
Total amount of fire losses incurred during the year.....	851,473 96

Business in the State of New York during the year.

Fire risks written.....	\$15,333,151 00
Premiums received.....	161,300 61
Losses paid.....	107,184 57
Amount of losses incurred.....	98,286 35
Amount of taxes paid to the Insurance Department on premiums under reciprocal Law.....	238 00
Amount of taxes paid to various fire departments.....	2,277 83
Amount paid the Comptroller for taxes on premiums.....	1,076 46

SPRING GARDEN INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 28, 1835; commenced business August 29, 1835.]

NELSON F. EVANS, *President.*JACOB E. PETERSON, *Secretary.*

Capital stock of the Company paid up, \$400,000.

ASSETS.

Market value of real estate owned, unincumbered.....	\$231,800 00
Loans on bond and mortgage (first liens).....	299,130 00
Interest due and unpaid on bond and mortgage loans.....	4,876 40
Interest accrued thereon.....	1,661 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$30,000 00	\$37,050 00
City of Cincinnati bonds.....	20,000 00	26,200 00
City of St. Joseph bonds.....	20,000 00	21,500 00
Kansas City Water-Works bonds.....	10,000 00	10,300 00
North Pennsylvania R. R. bonds.....	30,000 00	38,425 00
Philadelphia and Reading R. R. bonds.....	50,000 00	48,150 00
Pittsburg, Cincinnati and St. Louis R. R. bonds.....	20,000 00	30,675 00
Delaware and Bound Brook R. R. bonds.....	20,000 00	26,500 00
Pennsylvania R. R. bonds.....	10,000 00	12,200 00
Lehigh Valley R. R. bonds.....	20,000 00	26,100 00
Texas and Pacific R. R. bonds.....	20,000 00	13,800 00
New Orleans Pacific R. R. bonds.....	20,000 00	11,300 00
People's Passenger Railway Co. bonds.....	10,000 00	11,300 00
Lehigh Coal and Navigation Co. bonds.....	20,000 00	25,450 00
American Steamship Co. bonds.....	5,000 00	5,500 00
New York and West Shore R. R. bonds.....	10,000 00	5,200 00
Terre Haute and Logansport R. R. bonds.....	20,000 00	21,000 00
Clev., Columbus, Cincinnati and Ind. R. R. bonds.....	10,000 00	10,350 00
New York, Philadelphia and Norfolk R. R. bonds.....	10,000 00	10,000 00
Jacksonville, Southeastern R. R. bonds.....	20,000 00	18,000 00
Manufacturers' National Bank stock.....	10,000 00	11,000 00
Penn National Bank stock.....	15,700 00	22,922 00
Commercial National Bank stock.....	5,000 00	6,000 00

Total par and market values.....	\$415,700 00	\$455,122 00
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455,122 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Central National Bank stock	\$11,000 00	\$33,000 00	\$25,000 00
Atchison, Topeka and S. F. R. R. stk.	4,500 00	3,825 00	2,600 00
United States bonds.	59,000 00	73,160 00	63,000 00
Jacksonville, Southeastern R. R. bds.	10,000 00	9,320 00	9,000 00
Easton and Amboy R. R. bonds.....	1,000 00	1,110 00	
Hero Fruit Jar Co. stock.	220,000 00	220,000 00	50,000 00
Northern Pacific R. R. bonds.....	1,000 00	1,100 00	600 00
Northern Pacific R. R. bonds.....	1,000 00	1,100 00	500 00
Ins. Co. North America, stock.....	1,000 00	3,400 00	2,000 00
United States bonds.	400 00	496 00	800 00
Maine Central R. R. bonds.....	400 00	484 00	
Swift Refrigerator Trans. Co. stock,	8,000 00	8,000 00	3,000 00
Philadelphia and Reading R. R. bds.	5,000 00	3,900 00	3,000 00
Total amounts.	\$322,300 00	\$358,875 00	\$159,500 00

\$159,500 00

Cash in office, \$4,114.51; in bank, \$61,802.59; total	65,917 10
Interest due and accrued on collateral loans.....	430 30
Premiums in due course of collection	3,673 08
Rents due and accrued.....	475 79

Aggregate amount of all actual, available Assets \$1,222,585 67

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$4,924 78
Losses unadjusted, including all reported and supposed losses.....	4,537 76

Total amount of claims for losses	\$9,462 54
Deduct reinsurance thereon	711 58

Net amount of unpaid losses and claims..... \$8,750 96

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$58,631 55
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	19,332 53

Total unearned premiums	77,964 08
Amount reclaimable on perpetual fire policies	346,621 16
Salaries and other miscellaneous expenses, due and accrued	366 78
All other liabilities, viz.: Taxes, \$300, commissions and brokerage, \$247.67; total	547 67

Total liabilities, except capital and net surplus.	\$434,250 65
Joint-stock capital paid up in cash	400,000 00
Surplus beyond all liabilities	388,335 02

Aggregate Liabilities, including paid up capital and net surplus, \$1,222,585 67

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$158,082 01
Deduct reinsurance, rebate and return premiums.....	24,622 56

Net cash received for premiums (all fire).....	\$133,459 45
Interest received on bonds and mortgages.....	16,337 65
Interest and dividends received from all other sources.....	31,174 42
Received for rent.....	14,824 36
Income from all other sources	993 76
Deposit premiums received on perpetual fire risks.....	\$22,442 53

Aggregate Income received during the year in cash..... \$196,789 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$50,725 65
Deduct salvages and reinsurances.....	103 91

Net amount paid for losses (all fire).....	\$50,622 74
Dividends paid.....	64,000 00
Commissions and brokerage.....	23,053 15

Salaries and other charges of officers, clerks and other employes.	\$20,085 58
State, national and local taxes.....	11,584 37
All other payments, viz.: Repairs to real estate, \$2,678.91; printing and stationery, \$860.81; advertising, \$1,667.72; maps and surveys, \$776.86; total.....	5,984 30
Deposit premiums returned on perpetual fire risks.....	\$16,838 50

Aggregate Expenditures during the year in cash.....	\$175,335 14
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V. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$11,556,910	\$118,977 78
Written or renewed in 1885	15,634,228	158,356 05
Totals	\$27,191,138	\$277,333 83
Deduct expirations and cancellations.....	13,276,456	123,943 77
In force December 31, 1885.....	\$13,914,682	\$153,390 06
Deduct amount reinsured.....	382,563	3,483 02
Net amount in force.....	\$13,532 119	\$149,907 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$11,142,295	\$117,263 10	1—2	\$58,631 55
1884.....	Two years.....	20,100	308 49	1—4	77 12
1885		29,801	373 92	3—4	280 44
1883.....	Three years.....	201,735	2,302 47	1—6	383 74
1884.....		427,201	4,551 82	1—2	2,275 11
1885.....		493,470	5,269 52	5—6	4,391 15
1882... ..	Four years.....	1,000	30 00	1—8	3 75
1883		6,080	102 28	3—8	38 34
1884.....		1,000	90 00	5—8	56 25
1885.....		800	24 00	7—8	21 00
1881.....		23,050	445 98	1—10	44 60
1882.....	Five years... ..	107,500	2,117 00	3—10	635 10
1883.....		312,928	4,115 59	1—2	2,057 79
1884		367,730	4,998 51	7—10	3,498 95
1885		270,529	3,904 36	9—10	3,513 92
1884.....	Six years	300	15 00	2—3	10 00
1885		18,500	144 25	5—6	120 20
1879.....		19,000	649 50	1—7	92 98
1880.....	Seven years	13,800	461 25	2—7	131 78
1881.....		9,800	415 00	3—7	177 85
1882.....		22,500	793 75	4—7	453 56
1883.....		9,000	256 25	5—7	183 05
1884.....		11,000	412 50	6—7	353 58
1885.....		5,500	275 00	13—14	255 12
1877.....		10,000	350 00	2—10	70 00
1882.....	Ten years.....	2,500	37 50	7—10	26 25
1884.....		5,000	200 00	9—10	180 00
Totals		\$13,532,119	\$149,907 04	.....	\$77,964 08

Answers to General Interrogatories.

Total losses paid since organization....	\$1,856,281 61
Total cash dividends declared since the Company commenced business.....	1,089,215 00
Total dividends declared payable in stock since organization.....	200,000 00
Total amount of the Company's stock owned by the directors at par value...	200,000 00
Total amount loaned to stockholders and officers	39,000 00
Total amount of fire losses incurred during the year.....	57,949 63

Business in the State of New York during the year.

Fire risks written	\$4,639,738 69
Premiums received.....	35,009,35
Losses paid.....	16,172 89
Amount of losses incurred	15,713 24
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	205 48
Amount of taxes paid to various fire departments.....	718 43
Amount paid the Comptroller for taxes on premiums.....	241 61

SUN INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Organized or incorporated and commenced business February, 1882.]

C. L. TAYLOR, *President*.EDWARD E. POTTER, *Secretary*.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$90,000 00
Loans on bond and mortgage (first liens)	180,211 00
Interest accrued thereon	2,431 30

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$50,000 00	\$52,000 00
Merced County, California, bonds	34,500 00	34,893 50
Stockton City bonds	40,000 00	42,000 00
Total par and market values	\$124,500 00	\$128,898 50
Cash in office, \$5,588.83; in bank, \$12,030.20; total		17,619 03
Interest due and accrued on stocks and bonds		2,312 50
Premiums in due course of collection		37,573 09
Bills receivable, not matured, taken for premiums		9,333 33
All other assets, viz.: Rents due and accrued, \$375; cash due from agency companies, \$1,742.85; total		2,117 85
Aggregate amount of all actual, available Assets		\$470,496 60

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses	\$7,360 00
Losses resisted, including interest, costs and expenses	1,100 00
Net amount of unpaid losses and claims	\$8,460 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$65,386 56
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	20,585 21
Unearned premiums, at 100 per cent, on inland navigation risks	2,812 09
Unearned premiums, at 50 per cent, on annual hull risks	19,508 18
Total unearned premiums	108,292 04
Taxes and assessments	3,416 08
Total liabilities, except capital and net surplus	\$120,168 12
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities	50,328 48
Aggregate Liabilities, including paid up capital and net surplus	\$470,496 60

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received	\$212,885 69	\$76,054 35
Deduct reinsurance, rebate and return premiums	66,584 03	14,383 89
Net cash received for premiums (all fire)	\$146,301 61	\$61,670 46
Interest received on bonds and mortgages		\$207,972 07
Interest and dividends received from all other sources		14,075 40
Received for rent		4,535 04
Received for rent		5,574 00
Aggregate Income received during the year in cash		\$232,156 51

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses.....	\$86,678 81	\$34,906 87	\$121,579 68
Dividends paid.....			22,500 00
Commissions and brokerage.....			31,608 56
Salaries and other charges of officers, clerks and other employes...			28,825 64
State, national and local taxes.....			2,929 99
All other payments, viz.: Rent, \$3,000; director's fees, \$530; agency expenses, \$17,956.05; total.....			21,486 05
Aggregate Expenditures during the year in cash.....			\$228,929 92

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$11,577,886	\$157,994 32	\$1,162,302	\$42,262 39
Written or renewed in 1885.....	15,027,653	217,476 00	2,254,842	70,587 04
Totals.....	\$26,605,539	\$375,470 32	\$3,417,144	\$112,849 43
Deduct expirations and cancellations,	13,945,636	187,591 19	2,571,623	64,794 50
In force December 31, 1885.....	\$12,659,903	\$187,879 13	\$845,521	\$84,054 93
Deduct amount reinsured.....	1,438,075	22,868 17	233,724	6,226 47
Net amount in force.....	\$11,221,828	\$165,010 96	\$611,797	\$41,828 46

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1883.....	One year or less.....	\$8,992 401	\$130,773 12	1-2	\$65,386 56
1884.....	Two years.....	13,206	211 24	1-4	52 25
1885.....		11,435	172 68	3-4	120 51
1883.....	Three years.....	446,220	6,857 62	1-6	1,142 94
1884.....		655,813	9,624 04	1-2	4,762 02
1885.....		1,010,557	15,803 37	5-6	13,169 47
1884.....	Four years.....	3,900	42 50	5-8	26 50
1885.....		8,850	159 25	7-8	139 34
1883.....	Five years.....	5,850	138 75	1-2	69 37
1884.....		27,611	508 71	7-10	358 09
1885.....		45,925	819 68	9-10	377 72
Totals.....		\$11,221,828	\$165,010 96		\$83,971 77

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$937,862 00
Total losses paid since organization.....	322,775 70
Total cash dividends declared since the Company commenced business.....	52,500 00
Total amount of the Company's stock owned by the directors at par value.....	75,250 00
Total amount of fire losses incurred during the year.....	81,785 59
Total amount of marine and inland losses incurred during the year.....	84,900 87

Amounts deposited in various States and countries for the protection of policyholders, as follows, viz.:

Oregon..... \$50,000 00

Business in the State of New York during the year.

Fire risks written.....	\$1,292,781 00
Premiums received.....	6,968 59
Losses paid.....	5,237 34
Amount of losses incurred.....	2,720 80

TRADERS' INSURANCE COMPANY.

CHICAGO, ILL.

[Organized and commenced business February, 1865; reorganized May, 1872.]

E. BUCKINGHAM, *President*.

R. J. SMITH, *Secretary*.

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$12,195 98
Loans on bond and mortgage (first liens).....	90,000 00
Interest accrued thereon.....	162 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$350,000 00	434,000 00	
Chicago and N. W. Railway gold bonds	50,000 00	64,000 00	
Chicago, Bur. and Q. R. R. bonds	50,000 00	49,500 00	
Chicago, St. L. and N. O. R. R. bonds ..	20,000 00	22,200 00	
Chicago City Railway bonds	20,000 00	20,000 00	
Chicago Board of Trade bonds ..	20,000 00	20,800 00	
Cook County bonds ..	25,000 00	28,502 50	
City of Chicago bonds ..	11,000 00	13,165 00	
Evanston Water Loan bonds	16,000 00	17,280 00	
Lincoln Park bonds ..	5,000 00	5,350 00	
National Bank of America stock	6,500 00	9,100 00	
Chicago City Railway stock ..	60,000 00	168,000 00	
Chicago, Western Division Railway stock ..	10,400 00	44,720 00	
Chicago and N. W. Railway stock	25,000 00	27,500 00	
Chicago and N. W. Railway stock	25,000 00	34,000 00	
Chicago, Bur. and Q. R. R. stock	15,000 00	20,550 00	
Chicago, R. I. and P. R. R. stock ..	15,000 00	19,125 00	
Chicago and Alton R. R. stock	10,000 00	14,000 00	
Total par and market values.....	\$733,900 00	\$1,011,792 50	
Cash in office, \$457.80; in bank, \$53,169.58; total.....			53,626 88
Interest due and accrued on stocks and bonds.....			1,462 50
Premiums in due course of collection.....			25,264 11
All other assets, viz.: Amount due from other companies for losses paid and premiums advanced			29,342 87
Aggregate amount of all actual, available Assets.....			\$1,223,847 34

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$13,380 51
Losses unadjusted, including all reported and supposed losses.....	51,083 73
Losses resisted, including interest, costs and expenses.....	13,310 18
Net amount of unpaid losses and claims.....	\$77,774 42
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$230,570 87
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	62,392 08
Total unearned premiums.....	292,962 95
All other liabilities.....	26,789 24
Total liabilities, except capital and net surplus.....	*\$397,526 61
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	326,220 73
Aggregate Liabilities, including paid up capital and net surplus,	\$1,223,847 34

* By a compliance with the provisions of chapter 276, Laws of 1885, \$28,406.42 of reinsurance were not deducted from the company's liabilities.

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$643,442 82	\$4,167 51	
Deduct reinsurance, rebate and return premiums.....	165,751 83		
Net cash received for premiums.....	<u>\$477,690 99</u>	<u>\$4,167 51</u>	\$481,858 50
Interest received on bonds and mortgages.....			2,250 00
Interest and dividends received from all other sources.....			41,623 69
Received for rent.....			2,402 25
Aggregate income received during the year in cash			<u><u>\$528,134 44</u></u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$387,881 95	\$122 93	
Deduct salvages and reinsurances.....	60,560 31		
Net amount paid for losses.....	<u>\$327,321 64</u>	<u>\$122 93</u>	\$327,444 63
Dividends paid.....			50,000 00
Commissions and brokerage.....			78,696 98
Salaries and other charges of officers, clerks and other employes...			34,588 34
State, national and local taxes.....			20,846 32
All other payments.....			14,002 78
Aggregate Expenditures during the year in cash.....			<u><u>\$525,579 05</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$35,703,362	\$498,127 16		
Written or renewed in 1885.....	45,328,120	644,702 27	\$1,111,988	\$4,167 51
Totals.....	\$81,031,482	\$1,142,829 43	\$1,111,988	\$4,167 51
Deduct expirations and cancellations,	42,402,729	557,269 35	1,111,988	4,167 51
In force December 31, 1885.....	\$38,628,753	\$585,560 08		
Deduct amount reinsured	740,571	10,192 50		
Net amount in force.....	<u>\$37,888,182</u>	<u>\$575,367 58</u>		

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$28,764,649	\$461,141 74	1-2	\$230,570 87
1884	Two years.....	23,950	238 76	1-4	59 69
1883	Three years	1,984,709	24,347 12	1-6	4,057 85
1884		2,344,313	28,747 40	1-2	14,373 70
1885		2,310,673	28,164 13	5-6	23,470 11
1882	Four years.....	1,500	23 54	1-8	2 94
1883		3,400	103 41	3-8	48 77
1881		223,070	3,194 55	1-10	319 45
1882	Five years	205,419	3,159 36	3-10	947 79
1883		466,103	5,787 23	1-2	2,893 61
1884		833,513	10,980 63	7-10	7,686 42
1885		706,883	9,479 72	9-10	8,531 75
Totals		<u>\$37,888,182</u>	<u>\$575,367 58</u>		<u>\$292,962 95</u>

Answers to General Interrogatories

Total premiums received since the organization of the Company.....	\$5,045,458 56
Total losses paid since organization.....	2,964,527 37
Total cash dividends declared since the Company commenced business.....	672,500 00
Total amount of the Company's stock owned by the directors at par value.....	95,300 00
Total amount of fire losses incurred during the year.....	236,403 67
Total amount of inland losses incurred during the year	122 99

Business in the State of New York during the year:

Fire risks written	\$4,820,629 00
Premiums received	56,554 89
Losses paid	52,206 79
Amount of losses incurred	52,085 40
Amount of taxes paid to various fire departments	1,259 67
Amount paid the Comptroller for taxes on premiums	476 53

UNION INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated April 28, 1865; commenced business June 20, 1865.]

GUSTAVE TOUTHARD, *President*.JAMES D. BAILEY, *Secretary*.

Capital stock of the Company paid up, \$750,000

I. ASSETS.

Market value of real estate owned, unincumbered	\$110,000 00
Loans on bond and mortgage (first liens)	203,699 47
Interest due and accrued thereon	1 200 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$500,000 00	\$615,000 00	
Oakland City, Cal. bonds	8,000 00	10,000 00	
Alameda Town, Cal., bonds	10,000 00	11,000 00	
Montgomery Avenue, San Francisco, bonds	120,000 00	36,000 00	
Total par and market values	\$638,000 00	\$672,000 00	672,000 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Spring Valley Water-Works stock ..	\$11,100 00	\$10,656 00	\$35,000 00	
Presidio and Ferries R. R. Co. stock ..	40,000 00	18,400 00		
San Francisco Gas-Light Co. stock ..	12,500 00	6,875 00		
Bank of California stock	6,000 00	9,900 00		
Total amounts	\$69,600 00	\$45,831 00	\$35,000 00	35,000 00
Cash in office, \$20,290.07; in bank, \$33,523 35; total				63,813 42
Premiums in due course of collection				29,164 70
Bills receivable, not matured, taken for premiums				11,610 80

Aggregate amount of all actual, available Assets..... \$1,125,964 16

II. LIABILITIES

Losses adjusted and unpaid, due and to become due	\$8,026 39
Losses unadjusted, including all reported and supposed losses	10 494 00
Losses resisted, including interest, costs and expenses	4,000 00
Net amount of unpaid losses and claims	\$20,520 39
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$107 76 0
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	6 793 82
Unearned premiums, at 100 per cent, on marine and inland navigation risks	7 413 65
Unearned premiums, at 50 per cent on time hull risks	14 920 00
Total unearned premiums	226,891 57

Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise.....	\$2,246 23
Cash dividends to stockholders, unpaid.....	582 00

Total liabilities, except capital and net surplus.....	\$258,240 09
Joint-stock capital paid up in cash.....	750,000 00
Surplus beyond all liabilities.	117,724 07

Aggregate Liabilities, including paid up capital and net surplus. \$1,125,964 16

III. INCOME DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross cash premiums received	\$384,429 91	\$109,153 65	
Deduct reinsurance, rebate and return premiums	39,113 36	22,983 47	
Net cash received for premiums.....	<u>\$345,316 25</u>	<u>\$86,170 18</u>	\$431,486 43
Interest received on bonds and mortgages.....			13,835 09
Interest and dividends received from all other sources.....			23,119 15
Received for rent.....			8,902 00

Aggregate Income received during the year in cash \$477,342 67

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and Inland.	
Gross amount paid for losses.....	\$163,959 08	\$73,504 36	
Deduct salvages and reinsurances.....	3,972 21	4,602 46	
Net amount paid for losses.....	<u>\$159,986 87</u>	<u>\$68,901 90</u>	\$228,888 77
Dividends paid....			59,628 00
Commissions and brokerage.....			84,358 44
Salaries and other charges of officers, clerks and other employés..			41,598 83
State, national and local taxes ..			12,235 91
All other payments, viz.: Advertising, printing, travelling expenses, miscellaneous, etc.....			34,734 71

Aggregate Expenditures during the year in cash..... \$461,444 66

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$26,582,929	\$359,658 56	\$956,492	\$37,513 30
Written or renewed in 1885.....	31,240,027	390,234 48	9,472,571	112,355 55
Totals.....	<u>\$57,822,956</u>	<u>\$749,893 04</u>	<u>\$10,429 063</u>	<u>\$149,868 85</u>
Deduct expir'ns and cancel'ns.	27,302,700	339,285 32	9,493 387	107,906 40
In force December 31, 1885.	\$30,520,256	\$410,607 72	\$935,676	\$41,962 45
Deduct amount reinsured..	795,458	10,666 50	127,040	4,713 75
Net amount in force....	<u>\$29,724 798</u>	<u>\$399,941 22</u>	<u>\$808,636</u>	<u>\$37,248 70</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$20,552,385	\$275,528 21	1-2	\$137,764 10
1884	Two years.....	2,200	11 35	1-4	2 84
1885		79,647	2,017 69	3-4	1,513 27
1883		1,869 674	24,058 48	1-6	4,009 75
1884.....	Three years	2,420,820	34,454 90	1-2	17,227 45
1885.....		2,801,761	37,248 82	5-6	31,040 67
1882.....		1,000	8 00	1-8	1 00
1883	Four years.....	6,450	65 50	3-8	24 56
1881.....		448,350	5,399 30	1-10	539 93
1882		447,232	5,777 49	3-10	1,733 24
1883... ..	Five years.	356,590	5,290 45	1-2	2,645 22
1884.....		358,805	5,060 20	7-10	3,542 14
1885.....		379,884	5,020 83	9-10	4,518 75
Totals.....		<u>\$29,724,798</u>	<u>\$399,941 22</u>		<u>\$204,562 92</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$7,629,514 35
Total losses paid since organization	4,094,799 28
Total cash dividends declared since the Company commenced business	2,107,500 00
Total amount of the Company's stock owned by the directors at par value...	259,000 00
Total amount loaned to stockholders and directors	35,000 00
Total amount of fire losses incurred during the year	138,933 70
Total amount of marine and inland losses incurred during the year	68,641 38

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.	Liability.
Oregon	\$50,000 00	\$8,360 00

Business in the State of New York during the year

Fire risks written	\$3,616,283 54
Premiums received	34,506 35
Losses paid	10,891 95
Amount of losses incurred.	10,891 95
Amount of taxes paid to various fire departments....	404 50
Amount paid the Comptroller for taxes on premiums.....	114 74

UNITED FIREMEN'S INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April 2, 1860; commenced business April 1, 1861.]

JOSEPH L. CAVEN, *President.* ROBERT B. BEATH, *Secretary.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$153,800 00
Loans on bond and mortgage (first liens)....	386,274 71
Interest due and unpaid on bond and mortgage loans.....	606 72
Interest accrued thereon.....	5,313 26

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$50,000 00	\$61,500 00
Philadelphia City bonds	60,000 00	63,600 00
Pittsburgh Street Improvement bonds.....	25,000 00	25,000 00
Northern Central R. R. bonds ..	10,000 00	12,000 00
Iron Mountain Car Trust Co. bonds.....	2,000 00	2,000 00
Colorado Rolling Stock Trust bonds	10,000 00	10,000 00
Continental Passenger Railway Co. stock.....	20,000 00	23,000 00
Chicago and Western Indiana R. R. Co. bonds.	10,000 00	10,800 00
New York, Chicago & St. Louis Car Trust bonds..	5,000 00	4,500 00
Bellefonte, Nittany and Lemont R. R. Co. bonds.	10,000 00	11,200 00
Total par and market value... ..	\$202,000 00	\$223,600 00

223,600 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Northern Penn. R. R. Co. stk. }			
Real Est., Tit. I. and T. Co. stk. }	\$9,250 00	\$16,350 00	\$10,000 00
13th & 15th sts. Pas. Ry. Co. stk. }			
St. L., I. M. and So. R. R. Co. bd.	1,000 00	1,000 00	500 00
Union Pass. R'y. Co. stock....	5,000 00	17,000 00	10 000 00
Real Est., Tit. I. and T. Co. stk.	5,000 00	10,600 00	8,500 00
Total amounts.....	\$20,250 00	\$44,950 00	\$29,000 00

29,000 00

Cash in office, \$99.22; in bank, \$20,244.14; total.....	\$20 313 36
Interest due and accrued on stocks and bonds.....	3,618 33
Interest due and accrued on collateral loans.....	443 58
Premiums in due course of collection.....	8,361 72
Rents due and accrued.....	777 74
Aggregate amount of all actual, available Assets.....	<u>\$832,139 42</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,326 45
Losses unadjusted, including all reported and supposed losses.....	4,680 82
Losses resisted, including interest, costs and expenses.....	<u>5,523 00</u>
Net amount of unpaid losses and claims.....	\$13,532 27
Unearned premiums, at 30 per cent of premiums on fire risks running one year or less.....	\$36,523 90
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	<u>23,075 13</u>
Total unearned premiums.....	79,599 03
Amount reclaimable on perpetual fire policies.....	374,242 00
All other liabilities, viz.: Taxes and assessments.....	<u>2,900 00</u>
Total liabilities, except capital and net surplus.....	\$470,273 30
Joint stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	<u>61,866 12</u>
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$832,139 42</u>

III. INCOME DURING THE YEAR

Gross cash premiums received.....	\$143,429 55
Deduct reinsurance, rebate and return premiums.....	<u>16,452 98</u>
Net cash received for premiums (all fire).....	\$129,976 57
Interest received on bonds and mortgages.....	15,623 52
Interest and dividends received from all other sources.....	15,052 83
Received for rent.....	<u>2,031 88</u>
Deposit premiums, less ten per cent received on perpetual fire risks...	<u>\$32,756 56</u>
Aggregate Income received during the year in cash.....	<u>\$162,794 80</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$71,628 88
Dividends paid.....	18,000 00
Commissions and brokerage.....	29,401 96
Salaries and other charges of officers, clerks and other employes...	11,208 12
State, national and local taxes.....	4,515 22
Rent.....	<u>8,396 89</u>
Deposit premiums returned on perpetual fire risks.....	<u>\$9,101 60</u>
Aggregate Expenditures during the year in cash.....	<u>\$143,651 08</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Perpetual risks.	Deposits.
In force December 31, 1884.....	\$12,726,220	\$130,086 48	\$15,792,196	\$384,493 63
Written or renewed in 1885.....	15,974,815	147,895 28	1,614,958	36,396 51
Totals.....	<u>\$28,701,035</u>	<u>\$277,981 76</u>	<u>\$17,407,154</u>	<u>\$420,890 14</u>
Deduct expirations and cancellations,	13,215,263	117,358 31	286,229	9,679 77
In force December 31, 1885.....	\$15,485,772	\$160,623 43	\$17,020,925	\$411,210 37
Deduct amount reinsured.....	454,028	4,692 58	.....	.....
Net amount in force.....	<u>\$15,031,744</u>	<u>\$155,930 87</u>	<u>\$17,020,925</u>	<u>\$411,210 37</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1835	One year or less	\$11,832,404	\$113,047 80	1—2	\$56,525 90
1836	Two years	44,100	632 51	1—4	158 12
1837		26,550	270 44	3—4	202 83
1838	Three years	640,205	7,075 89	1—6	1,179 32
1839		503,851	5,029 65	1—2	2,514 82
1840		585,475	6,311 44	5—6	5,259 51
1841	Four years	500	15 00	1—8	1 90
1842		24,183	150 63	3—8	56 49
1843		7,500	117 08	5—8	73 15
1844		11,750	130 90	7—8	114 51
1845	Five years	61,950	1,220 35	1—10	122 03
1846		63,450	1,218 50	3—10	265 55
1847		372,303	4,837 58	1—2	2,418 79
1848		287,957	4,023 45	7—10	2,816 45
1849	Various	358,916	4,679 85	9—10	4,211 87
1850		210,050	7,169 82	Various.	3,579 76
Totals		\$15,031,144	\$155,930 87	.....	\$79,599 03

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$1,192,635 76
Total losses paid since organization	757,728 71
Total cash dividends declared since the Company commenced business	182,506 00
Total amount of the company's stock owned by the directors at par value	87,440 00
Total amount loaned to stockholders	10,500 00
Total amount of fire losses incurred during the year	72,855 30

Business in the State of New York during the year

Fire risks written	\$4,461,587 00
Premiums received	39,950 87
Losses paid	27,481 43
Amount of losses incurred	25,355 88
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	400 21
Amount of taxes paid to various fire departments	788 44
Amount paid the Comptroller for taxes on premiums	300 13

WASHINGTON FIRE AND MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 31, 1872; commenced business January 1, 1873.]

ISAAC SWEETSER, *President.*A. WILLARD DAMON, *Secretary.*

Capital stock of the Company paid up, \$1,000,000

I. ASSETS.

Loans on bond and mortgage (first liens)	\$41,500 00
Interest accrued thereon	759 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
Atlas National Bank stock	\$34,500 00	\$43,470 00
Blackstone National Bank stock	16,000 00	17,640 00
Columbian National Bank stock	58,100 00	76,400 00
Continental National Bank stock	8,800 00	9,725 00
Eliot National Bank stock	5,000 00	6,200 00
Freemans National Bank stock	8,000 00	8,400 00
Globe National Bank stock	2,500 00	2,480 00
Hamilton National Bank stock	11,000 00	14,300 00
Massachusetts National Bank stock	3,750 00	3,750 00

	Par value.	Market value.
Merchants' National Bank stock.....	\$55,000 00	\$79,750 00
Merchandise National Bank stock	6,000 00	6,120 00
North National Bank stock ..	17,000 00	23,120 00
New England National Bank stock .	20,000 00	29,200 00
Old Boston National Bank stock.	550 00	660 00
State National Bank stock	12,500 00	15,500 00
Shawmut National Bank stock	2,000 00	2,440 00
Suffolk National Bank stock.....	8,500 00	9,945 00
Tremont National Bank stock	2,500 00	2,795 00
Union Market National Bank stock.....	1,200 00	1,680 00
Washington National Bank stock	6,500 00	8,710 00
National Bank of Commerce stock.	8,500 00	10,220 00
National Bank of the Commonwealth stock	10,000 00	11,800 00
National Bank of North America stock.....	7,500 00	7,820 00
National City Bank stock.....	13,500 00	14,885 00
National Eagle Bank stock .	11,600 00	12,700 00
National Hide and Leather Bank stock.	10,000 00	11,910 00
National Revere Bank stock.....	20,400 00	25,705 00
National Union Bank stock.....	4,700 00	6,720 00
National Webster Bank stock .	4,000 00	4,240 00
Norwich and Worcester Railroad stock.....	4,000 00	6,680 00
New York Central and Hudson River R. R. stock.	20,000 00	21,175 00
Old Colony Railroad stock	35,000 00	56,000 00
Union Pacific Railroad stock	20,000 00	11,150 00
Chicago, Burlington and Quincy R. R. stock	21,000 00	28,875 00
Boston and Lowell Railroad stock.....	30,000 00	36,600 00
Boston and Albany Railroad stock	14,300 00	25,740 00
Northern Pacific Railroad preferred stock.....	10,000 00	6,200 00
Chicago, Milwaukee and St. P. R. R. pref. stock.	11,000 00	13,725 00
Chicago and Northwestern R. R. preferred stock.	10,000 00	13,600 00
Boston Gas Light Company stock.	5,000 00	8,000 00
United States bonds ..	145,000 00	168,495 00
City of Boston bonds	110,000 00	135,500 00
Chicago, Burlington and Quincy R. R. bonds.....	10,000 00	13,400 00
Eastern Railroad bonds.....	61,500 00	74,720 00
Old Colony Railroad bonds.....	20,000 00	24,325 00
Union Pacific Railroad bonds.....	20,000 00	22,700 00
Union Pacific Railroad (S. F. 1893) bonds.....	10,000 00	11,925 00
Cedar Rapids and Missouri R. R. (1916) bonds..	10,000 00	12,525 00
Pueblo and Arkansas Valley R. R. bonds.....	20,000 00	24,400 00
Northern Pacific R. R. (general mortgage) bonds.	30,000 00	33,300 00
Northern Pac. R. R. (Pend d'Oreille div.) bonds..	10,000 00	10,350 00
Oregon and Transcontinental Co. bonds	10,000 00	9,500 00
Saginaw and Western Railroad bonds.....	5,000 00	5,250 00
Fremont, Elkhorn and Mo. Valley R. R. bonds...	5,000 00	5,760 00
Kansas City, Springfield and Memphis R. R. bds.	10,000 00	11,050 00
Kansas City, Lawrence and Southern R. R. bonds.	10,000 00	10,975 00
Kansas City, St. Joe and Council Bluffs R. R. bds.	10,000 00	12,300 00
Kansas City, Clinton and Springfield R. R. bonds.	20,000 00	20,800 00
Nodaway Valley R. R. bonds.	10,000 00	11,000 00
Oregon Railway and Navigation Co. (1925) bonds.	25,000 00	27,650 00
Maine Central R. R. (collateral trust) bonds.....	10,000 00	10,250 00
St. P., Minneapolis and M. R. R. (Dakota ex.) bds.	10,000 00	11,775 00
St. P., Minn., and Man. R. R. (consolidated) bds..	5,000 00	5,850 00
Chi., Mil. & St. Paul R. R. (Dubuque div.) bonds.	5,000 00	5,700 00
Chi., Mil. and St. P. R. R. (C. & P. W. div.) bds..	5,000 00	5,235 00
Marion and McPherson R. R. bonds	4,000 00	4,880 00
Chicago, Burlington & North. R. R. Blocks bds..	2,220 00	3,120 00
Oregon Short Line Railway bonds	10,000 00	9,600 00
Atchison, Topeka and S. Fe R.R. (S. F., 1920) bds.	15,000 00	14,175 00
Lou. and Nash. R. R., N. O. and M. div. (1930) bds.	10,000 00	10,475 00

Total par and market values.....	\$1,177,620 00	\$1,423,015 00	\$1,423,015 00
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Collateral Loans.

	Par value.	Market value.	Amount loaned.
Indian Orchard Mills stock .	\$32,000 00	\$40,000 00	\$25,000 00
Commercial Wharf Co. stock.....	10,000 00	20,000 00	8,000 00
Central Mills Company stock.....	25,000 00	25,000 00	20,000 00

Total amounts... ..	\$67,000 00	\$85,000 00	\$53,000 60
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Cash in office, \$11,714.85; in bank, \$106,619.05; total.....	53,000 00
Interest due and accrued on stocks and bonds.....	118,333 90
Interest due and accrued on collateral loans.....	4,103 00
	383 00

Premiums in due course of collection.....	\$96,232 64
Bills receivable, not matured, taken for premiums..	72,946 62
Aggregate amount of all actual, available Assets.....	\$1,810,273 16

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$107,060 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$282,119 71
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	198,735 20
Unearned premiums, at 100 per cent, on marine risks.....	93,405 48
Total unearned premiums.....	574,260 39
All other liabilities.	934 10
Total liabilities, except capital and net surplus.....	\$682,254 49
Joint-stock capital paid up in cash	1,000,000 00
Surplus beyond all liabilities.....	128,018 67
Aggregate Liabilities, including paid up capital and net surplus,	\$1,810,273 16

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	\$978,800 76	\$220,322 68	
Deduct reinsurance, rebate and return premiums....	235,924 04	5,081 17	
Net cash received for premiums.	\$742,876 72	\$205,241 46	
			\$948,118 18
Interest received on bonds and mortgages... ..			2,131 67
Interest and dividends received from all other sources....			65,293 41
Aggregate Income received during the year in cash.....			\$1,015,543 29

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$443,659 99	\$202,518 78	
Deduct salvages and reinsurances	43,304 05	33,120 80	
Net amount paid for losses.....	\$400,355 94	\$169,397 98	
			\$569,753 92
Commissions and brokerage.			169,537 18
Salaries and other charges of officers, clerks and other employes..			23,200 00
State, national and local taxes.....			26,821 60
All other payments, viz.: Office and agency expenses, \$134,515.01; premiums charged off as worthless, \$1,464; total			135,979 01
Aggregate Expenditures during the year in cash			\$925,291 71

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884..	\$55,290,189	\$708,125 88	\$1,724,012	\$66,763 57
Written or renewed in 1885.....	84,163,974	998,402 96	9,387,103	231,841 15
Totals.	\$139,454,163	\$1,706,528 84	\$11,111,115	\$298,604 72
Deduct expirations and cancellations	62,622,777	773,293 49	8,738,339	203,760 00
In force December 31, 1885.	\$76,831,386	\$933,235 35	\$2,372,776	\$94,844 72
Deduct amount reinsured...	4,830,411	68,280	106,331	1,439 24
Net amount in force.....	\$72,000,975	\$864,955 35	\$2,266,445	\$93,405 48

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$43,651.427	\$564,239 42	1—2	\$282,119 71
1884	Two years	146,730	1,738 40	1—4	431 60
1885		377,715	2,827 62	3—4	2,120 71
1883		1,365,462	18,158 26	1—6	3,026 38
1881	Three years	6,739,161	67,486 12	1—2	33,743 06
1885		9,468,215	86,302 39	5—6	71,918 06
1882		26,335	259 18	1—8	32 40
1883	Four years.....	24,080	96 44	3—8	36 16
1884		97,156	935 45	5—8	584 65
1885		35,443	702 05	7—8	614 30
1881	Five years.....	460,936	5,133 76	1-10	513 37
1882		511,714	6,388 83	3-10	1,916 65
1883		1,486,941	19,289 01	1—2	9,644 50
1884		3,167,180	40,544 14	7-10	28,380 90
1885		4,442,480	50,854 23	9-10	45,768 86
Totals.....			\$72,000,975	\$864,955 35	.....	$480,854 91

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$6,000,889.54
Total losses paid since organization	2,042,480.36
Total cash dividends declared since the Company commenced business	370,000.00
Total dividends declared payable in stock since organization	202,000.00
Total amount of the Company's stock owned by the directors at par value	207,900.00
Total amount of fire losses incurred during the year	365,900.94
Total amount of marine losses incurred during the year	182,502.98

Business in the State of New York during the year.

Fire risks written	\$24,318,712.00
Premiums received	132,910.72
Losses paid	76,439.19
Amount of losses incurred	73,884.19
Amount of taxes paid to various fire departments	2,307.85
Amount paid the Comptroller for taxes on premiums	993.23

WESTERN INSURANCE COMPANY.

PITTSBURG, PA.

[Organized or incorporated March 20, 1849; commenced business May 1, 1849.]

ALEXANDER NIMICK, President. WM. P. HERBERT, Secretary.

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$45,000.00
Loans on bond and mortgage (first liens)	207,516.50
Interest accrued thereon	8,612.00

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$30,000.00	\$36,975.00
Allegheny County Riot bonds	60,000.00	61,500.00
City of Pittsburg Street bonds	15,000.00	15,000.00
City of Pittsburg School bonds	8,000.00	3,105.00
Allegheny City Water Extension bonds	8,500.00	8,910.00
McKeesport Borough School bonds	18,500.00	13,770.00
Pittsburg Junction R. R. Co. bonds	18,000.00	19,280.00
Pittsburg and Western R. R. Co. bonds	10,000.00	8,000.00
Total par and market values	\$158,000.00	\$166,520.00

166,520.00

Cash in office, \$345.78; in bank, \$16,693.82; total.....	\$17,037 60
Interest due and accrued on stocks and bonds.....	98 75
Premiums in due course of collection.....	8,517 02
Rents due and accrued.....	200 00

Aggregate amount of all actual, available Assets .. \$448,501 87

II. LIABILITIES

Losses adjusted and unpaid, due and to become due.....	\$253 15
Losses unadjusted, including all reported and supposed losses.....	7,760 00
Losses resisted, including interest, costs and expenses.....	400 00
Total amount of claims for losses	\$8,413 15
Deduct reinsurance thereon	500 00

Net amount of unpaid losses and claims..... \$7,913 15

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$46,203 71
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	18,325 56
Unearned premiums, at 50 per cent, on inland navigation risks.....	480 00

Total unearned premiums	65,009 27
Salaries and other miscellaneous expenses, due and accrued	200 00
Commissions and brokerage.....	223 20

Total liabilities, except capital and net surplus.....	\$73,345 62
Joint-stock capital paid up in cash.....	300,000 00
Surplus beyond all liabilities.....	75,156 25

Aggregate Liabilities, including paid up capital and net surplus, \$448,501 87

III. INCOME DURING THE YEAR.

	Fire.	Inland.
Gross cash premiums received	\$122,091 20	\$1,708 28
Deduct reinsurance rebate and return premiums....	11,316 64	12 17
Net cash received for premiums.....	<u>\$110,774 56</u>	<u>\$1,696 11</u>
		\$112,470 67
Interest received on bonds and mortgages.....		10,830 08
Interest and dividends received from all other sources		8,157 47
Received for rent		1,050 00
Income from all other sources.....		1,971 40

Aggregate Income received during the year in cash..... \$134,479 62

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$54,940 61
Deduct salvages and reinsurances.....	1,617 50
Net amount paid for losses (all fire).....	<u>\$53,323 11</u>
Dividends paid.....	24,000 00
Commissions and brokerage.....	20,631 42
Salaries and other charges of officers, clerks and other employes...	7,800 00
State, national and local taxes.....	4,209 80
All other payments.....	6,267 88

Aggregate Expenditures during the year in cash..... \$116,232 37

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884	\$7,718,465	\$91,330 89	\$19,000	\$1,520 00
Written or renewed in 1885.....	10,495,329	125,515 75	183,593	1,848 33
Totals.....	<u>\$18,213,794</u>	<u>\$216,846 64</u>	<u>\$202,593</u>	<u>\$3,368 33</u>
Deduct expirations and cancellations.....	1,524,309	86,776 91	190,593	2,408 33
In force December 31, 1885.....	<u>\$10,689,485</u>	<u>\$130,069 73</u>	<u>\$12,000</u>	<u>\$960 00</u>
Deduct amount reinsured.....	207,596	2,406 22		
Net amount in force.....	<u>\$10,481,889</u>	<u>\$127,663 50</u>	<u>\$12,000</u>	<u>\$960 00</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$7,098,562	\$92,407 43	1—2	\$46,203 71
1883.....	Three years.....	942,337	10,379 73	1—6	1,729 95
1884.....		1,213,492	12,223 40	1—2	6,111 70
1885.....		963,056	9,609 47	5—6	8,000 00
1881.....		5,000	62 50	1—10	6 25
1883.....	Five years.....	9,000	82 00	1—2	41 00
1884.....		90,117	862 59	7—10	603 91
1885.....		160,025	2,036 38	9—10	1,832 75
Totals.....		\$10,481,589	\$127,663 50		\$64,529 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,338,677 00
Total losses paid since organization.....	1,148,112 20
Total cash dividends declared since the Company commenced business.....	800 500 00
Total dividends declared payable in stock since organization.....	168,750 00
Total amount of the Company's stock owned by the directors at par value.....	79,150 00
Total amount of inland losses incurred during the year	57,813 57

Business in the State of New York during the year.

Fire risks written.....	\$2,148,105 00
Premiums received.....	25,132 49
Losses paid.....	14,618 59
Amount of losses incurred.....	16,932 49
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	378 38
Amount of taxes paid to various fire departments.....	367 33
Amount paid the Comptroller for taxes on premiums.....	226 90

* FIREMAN'S FUND INSURANCE COMPANY.

SAN FRANCISCO, CAL.

[Incorporated May 3, 1863; commenced business June 18, 1863.]

DAVID J. STAPLES, President. WILLIAM J. DUTTON, Secretary.

Capital stock of the Company paid up, \$750 000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$320,000 00
Loans on bond and mortgage (first liens).....	155,618 00
Interest due and unpaid on bond and mortgage loans.	511 86
Interest accrued thereon.....	179 12

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$400,000 00	\$492,000 00
Oakland City Gas-Light Co. bonds	25,000 00	25,500 00
California Dry Dock Co. bonds	20,000 00	21,000 00
Market St. Cable R. R. Co. bonds... ..	25,000 00	30,000 00
Pacific Rolling Mills bonds	7,000 00	7,280 00
First National Bank stock.....	10,000 00	12,000 00
Oakland, Bank of, Savings (50 per cent paid up) stock,	45,000 00	25,200 00
North Beach and Mission R. R. bonds	10,000 00	9,900 00
Pacific Rolling Mills stock.....	15,000 00	13,500 00
Jackson Manufacturing Co (45 per cent paid up) st'k,	25,000 00	5,000 00
California Dry Dock Co. stock.....	10,000 00	1,000 00

* This statement was not received in time to publish in regular alphabetical order.

Presidio & Ferries R.R.Co.(55 per ct.paid up) st'k	\$30,000 00	\$13,500 00
California St. R. R. Co. stock	37,000 00	35,150 00
Sutter St. R. R. Co. stock	22,100 00	23,100 00
Oakland Gas-Lt & Heat Co.(20 per ct.p'd up)st'k,	25,000 00	8,500 00
Total par and market values.....	<u>\$706,000 00</u>	<u>\$725,630 00</u>

\$725,630 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pacific Club, San Francisco bonds	\$2,000 00	\$2,100 00	\$1,500 00
Bank of Sonoma County stock.	5,500 00	6,050 00	5,000 00
Oakland Gas-L't & Heat Co. st'k,	140,000 00	47,600 00	30,000 00
Bank of Sonoma County stock	33,000 00	36,300 00	26,000 00
Savings and Loan Society stock	15,000 00	15,750 00	13,500 00
Judson Manufacturing Co stock	13,000 00	2,600 00	
California Iron & Steel Co. stock	20,000 00	400 00	
California Artificial Stone Co.st'k	1,300 00	780 00	
Knappton Packing Co. stock....	1,000 00	1,200 00	8,500 00
Assigned mortgage: land value, \$2,500; build'gs insured for \$3,500	3,350 00	3,350 00	
Assigned mortgage.	3,000 00	3,000 00	
Gallatin Co., Montana, School Dist. bonds.....	9,000 00	9,000 00	
Lawrence Co., Dakota, School Dist bonds	1,500 00	1,500 00	1,900 00
Choteau Co. School Dist. bonds.	5,000 00	5,600 00	
Bank of Sonoma Co. stock.....	29,000 00	31,900 00	
Assigned mortgage for \$4,340; land valued \$5,000.....	4,340 00	4,340 00	26,000 00
Assigned mortgage for \$4,500; land valued, \$5,500.....	4,500 00	4,500 00	
Total amounts.....	<u>\$290,490 00</u>	<u>\$175,370 00</u>	<u>\$112,400 00</u>

\$112,400 00

Cash in office, \$4,177.59 ; in bank, \$130,936.11 ; total.....	135,113 70
Interest due and accrued on stocks and bonds	6,456 36
Interest due and accrued on collateral loans	1,084 20
Premiums in due course of collection	108,686 72
Bills receivable, not matured, taken for premiums	44,445 04
All other assets, viz. : Rents due and accured, \$260; due for rein- surance on losses paid, \$8,812.24; total.....	9,072 24

Aggregate amount of all actual, available Assets..... \$1,619,197 24

Item not admitted as Available Assets.

Non-dividend paying stock.	\$6,000 00
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$14,256 45
Losses unadjusted, including all reported and supposed losses..	46,427 76
Losses resisted, including interest, costs and expenses.....	28,057 91
Total amount of claims for losses.....	<u>\$88,742 12</u>
Deduct reinsurance thereon.....	6,889 70

Net amount of unpaid losses and claims..... \$81,852 42

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$269,304 21
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	146,678 69
Unearned premiums, at 100 per cent, on inland navigation risks	18,625 66
Unearned premiums, at 100 per cent, on marine time risks.....	90,977 28

Total unearned premiums..... 525,585 84

All other liabilities..... 12,963 83

Total liabilities, except capital and net surplus. \$620,402 09

Joint-stock capital paid up in cash 750,000 00

Surplus beyond all liabilities 248,795 15

Aggregate Liabilities, including paid up capital and net sur-
plus..... \$1,619,197 24

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received	\$863,522 15	\$325,062 57	
Deduct reinsurance, rebate and return premiums,	210,657 85	135,280 78	
Net cash received for premiums.....	\$652,864 30	\$189,781 79	
			\$842,646 09
Interest received on bonds and mortgages.....			18,644 05
Interest and dividends received from all other sources.....			24,754 33
Received for rent			21,473 32
Aggregate Income received during the year in cash.....			\$907,517 79

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses.....	\$346,574 80	\$248,176 99	
Deduct salvages and reinsurances.....	51,820 34	100,719 75	
Net amount paid for losses.....	\$294,754 46	\$147,457 24	
			\$442,211 70
Dividends paid.....			90,000 00
Commissions and brokerage.....			106,166 12
Salaries and other charges of officers, clerks and other employ��s...			81,784 91
State, national and local taxes			12,164 29
All other payments... ..			97,782 99
Aggregate Expenditures during the year in cash.....			\$830,110 01

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums
In force December 31, 1884	\$55,560,738 87	\$761,569 37	\$2,810,776	\$143,336 91
Written or renewed in 1885.....	62,339,412 86	878,018 47	16,033,133	328,314 15
Totals	\$117,900,151 73	\$1,639,587 84	\$18,843,909	\$471,651 06
Deduct expirations and cancellations	53,764,672 58	742,836 60	16,003,980	315,015 19
In force December 31, 1885 .	\$64,135,479 15	\$896,751 24	\$2,839,929	\$156,635 87
Deduct amount reinsured .	4,813,245 89	92,549 90	980,775	47,032 93
Net amount in force ...	\$59,322,233 26	\$804,201 34	\$1,859,154	\$109,602 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$38,429,547 39	\$538,608 43	1-2	\$269,304 21
1884.....	Two years.....	110,760 00	1,836 33	1-4	459 08
1885.....		249,631 00	2,752 59	3-4	2,064 44
1883.....	Three years.....	4,535,972 81	55,594 41	1-6	9,265 73
1884.....		5,255,291 28	65,382 91	1-2	32,691 45
1885.....		6,791,308 57	85,479 24	5-6	71,232 70
1882.....	Four years.....	12,385 00	175 22	1-8	21 90
1883.....		22,850 00	257 47	3-8	96 54
1884.....		37,011 00	593 84	5-8	371 15
1885.....		37,476 00	415 11	7-8	363 21
1881.....	Five years.....	621,348 23	8,488 29	1-10	848 83
1882.....		573,258 50	7,469 51	3-10	2,240 85
1883.....		679,723 05	10,073 72	1-2	5,036 85
1884.....		871,098 76	11,904 10	7-10	8,532 87
1885.....		1,091,571 67	15,170 14	9-10	13,653 19
Totals		\$59,322,233 26	\$804,201 34		\$415,982 90

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$11,584,028 22
Total losses paid since organization	6,342,948 81
Total cash dividends declared since the Company commenced business.....	1,346,000 00
Total dividends declared payable in stock since organization.....	100,000 00
Total amount of the Company's stock owned by the directors at par value.....	136,800 00
Total amount loaned to officers and directors... ..	12,400 00
Total amount of fire losses incurred during the year	288,514 49
Total amount of marine and inland losses incurred during the year.....	156,305 45
Loaned to stockholders not officers or directors.....	15,000 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

	Deposit.
Oregon	\$50,000 00

Business in the State of New York during the year.

Fire risks written	\$9,102,901 93
Premiums received	76,698 29
Losses paid	42,134 75
Amount of losses incurred	41,823 22
Amount paid the Comptroller for taxes on premiums	1,765 60

MUTUAL FIRE INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF THE MUTUAL FIRE INSURANCE COM-
PANIES OF OTHER STATES, SHOWING THEIR CON-
DITION ON THE 31ST DAY OF DECEMBER, 1885.

FARMERS' INSURANCE COMPANY

YORK, PA.

[Organized or incorporated April 6, 1853 ; commenced business May 6, 1853.]

G. EDWARD HERSH, *President.*

DAVID STRICKLER, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$22,500 00
Loans on bond and mortgage (first liens).....	86,954 20
Loans on bond and mortgage upon which more than one year's interest is due (of which \$3,500 is in process of foreclosure)....	3,950 00
Interest due and unpaid on bond and mortgage loans.....	352 82
Interest accrued thereon	1,171 78

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$130,000 00	\$147,300 00	
York, Pa., Borough bonds.....	20,000 00	20,600 00	
N. C. R. W. bonds.....	12,000 00	14,520 00	
Pennsylvania R. R. bonds.....	20,000 00	26,000 00	
Philadelphia and Erie R. R. bonds.....	15,000 00	16,500 00	
Phila., Wil. and Baltimore R. R. trust certificates....	40,000 00	39,600 00	
Shamokin, Sarbury and Lewisburg R. R. bonds	10,000 00	10,000 00	
York National Bank, York, Pa., stock	4,900 00	9,408 00	
Farmers' National Bank, York, Pa., stock	300 00	1,800 00	
First National Bank, York, Pa., stock.....	2,000 00	4,000 00	
York Water Co., York, Pa., stock.....	3,750 00	10,800 00	
Total par and market values	\$259,850 00	\$300,528 00	300,528 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
York Gas Co. stock.....	\$200 00	\$100 00	\$300 00	
Farmers' Nat. Bank of York, Pa., stk.)	1,000 00	1,500 00	606 00	
Bond and mortgage on property in York Pa.....	2,000 00	2,000 00	1,000 00	
Total amounts.....	\$3,200 00	\$3,900 00	\$1,900 00	1,900 00
Cash in bank.....				40,044 96
Interest due and accrued on collateral loans.....				4 03
Premiums in due course of collection.....				21,552 93
Rents due and accrued.....				66 66
Aggregate amount of all actual, available Assets				\$479,025 38

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,541 78
Losses unadjusted, including all reported and supposed losses.....	7,328 00
Losses resisted, including interest, costs and expenses.....	1,700 00
Net amount of unpaid losses and claims.....	(\$12,569 78)
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$92,320 63
Unearned premiums, <i>pro rata</i> , on fire risks, running more than one year.....	147,078 71
Total unearned premiums.....	239,399 34

Amount reclaimable on perpetual fire policies	\$4,787 68
All other liabilities	2,359 21
Total liabilities, except surplus	\$259,416 01
Surplus beyond all liabilities	219,909 57
Aggregate Liabilities, including surplus	\$479,325 58

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$301,262 62
Deduct reinsurance, rebate and return premiums	25,111 59
Net cash received for premiums (all fire)	\$276,151 03
Interest received on bonds and mortgages	4,402 66
Interest and dividends received from all other sources	13,370 00
Received for rent	566 13
Income from all other sources	1,318 81
Deposit premiums received on perpetual fire risks	\$17 10
Aggregate Income received during the year in cash	\$295,808 13

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$170,893 95
Deduct salvages and reinsurances	2,349 53
Net amount paid for losses (all fire)	\$168,546 42
Commissions and brokerage	54,111 45
Salaries and other charges of officers, clerks and other employes ..	15,834 06
State, national and local taxes, license fees and advertising	5,263 04
All other payments, viz.: Adjusting, \$5,205.42; attorneys' fees, \$328.32; exchange, \$110.32; local board, \$1,105.68; agency and office expenses, \$7,472.84; miscellaneous expenses, \$2,329.54; total	16,552 12
Deposit premiums returned on perpetual fire risks	\$17 10
Aggregate Expenditures during the year in cash	\$260,307 09

V. MISCELLANEOUS.

Risks and Premiums

	Fire risks.	Premiums.	Premium notes.
In force December 31, 1884	\$34,085.506	\$444,250 46	\$116,939 71
Written or renewed in 1885	24,381,280	303,061 20	3,006 22
Totals	\$58,466,786	\$747,311 66	\$119,945 93
Deduct expirations and cancellations	22,874,252	270,225 50	47,969 27
In force December 31, 1885	\$39,592,534	\$477,086 16	\$71,976 66
Deduct amount reinsured	\$132,949	\$1,410 35	
Net amount in force	\$39,459,575	\$475,675 71	\$71,976 66
Perpetual risks	158,025	5,039 67	
Totals	\$39,617,600	\$480,715 38	

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$13,598,801	\$184,641 26	1-2	\$92,320 63
1883	Three years	6,587,784	71,676 16	1-3	11,916 03
1884		6,806,026	74,502 57	1-2	37,251 44
1885		6,498,367	71,155 83	5-6	59,296 52
1881		1,093,315	13,589 93	1-10	1,358 99
1882	Five years	1,037,715	18,009 55	3-10	3,902 86
1883		1,223,239	14,339 58	1-2	7,169 79
1884		1,400,673	16,657 81	7-10	11,660 47
1885		1,208,755	16,102 79	9-10	14,492 61
Totals		\$39,459,575	\$475,675 81		\$239,393 34

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$4,889,936 86
Total losses paid since organization.....	3,109,284 16
Total amount loaned to officers	14,000 00
Total amount of fire losses incurred during the year.....	161,698 50

Business in the State of New York during the year.

Fire risks written.....	\$3,852,450 00
Premiums received.....	43,190 48
Losses paid	42,667 57
Amount of losses incurred	39,335 57
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	274 33
Amount of taxes paid to various fire departments	881 98
Amount paid the Comptroller for taxes on premiums.....	354 49

FOREIGN FIRE INSURANCE COMPANIES —
UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF THE UNITED STATES BRANCHES OF
FOREIGN FIRE INSURANCE COMPANIES, SHOWING
THEIR CONDITION ON THE 31ST DAY OF DECEM-
BER, 1885.

BRITISH AMERICA ASSURANCE COMPANY.

TORONTO, CANADA.

SILAS P. WOOD, *Secretary.*

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$455,000 00	\$32,618 75	
Lake Shore and Michigan Southern Railway stock ..	10,000 00	8,862 50	
Chicago and Northwestern Railway stock	10,000 00	11,037 50	
Chicago and Northwestern Railway bonds	20,000 00	21,000 00	
Burlington, Cedar Rapids and Northern R'way bds.,	10,000 00	10,800 00	
Chicago, Burlington and Quincy Railroad bonds ..	30,000 00	32,100 00	
West Shore Railway bonds	25,000 00	25,875 00	
Total par and market values	<u>\$560,000 00</u>	<u>\$642,293 75</u>	\$642,293 75
Cash in hands of trustees			55,000 00
Cash in office, \$3,431.11; in bank, \$64,025.76; total			67,456 87
Premiums in due course of collection			37,693 34
Aggregate amount of all actual, available Assets			<u><u>\$802,143 96</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due ..	\$24,984 24	
Losses unadjusted, including all reported and supposed losses	30,915 14	
Losses resisted, including interest, costs and expenses	13,017 68	
Total amount of claims for losses	<u>\$68,917 06</u>	
Deduct reinsurance thereon	1,619 95	
Net amount of unpaid losses and claims		\$67,297 11
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$241,003 17	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	121,656 62	
Unearned premiums, at 50 per cent, on inland navigation risks	5,854 02	
Total unearned premiums		368,513 81
Total Liabilities		<u><u>\$435,810 92</u></u>

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received	\$652,265 49	\$57,075 66	
Deduct reinsurance, rebate and return premiums ..	87,014 91	2,660 65	
Net cash received for premiums	<u>\$565,250 58</u>	<u>\$54,415 01</u>	\$619,665 59
Interest and dividends received from all sources			24,573 49
Income from all other sources			2,710 59
Aggregate Income received during the year in cash			<u><u>\$646,949 67</u></u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	\$396,011 23	\$24,687 12	
Deduct salvages and reinsurances	13,588 49	2,273 42	
Net amount paid for loss	<u>\$382,422 74</u>	<u>\$22,413 71</u>	\$404,836 45

Commissions and brokerage.....	\$117,189 16
Salaries and other charges of officers, clerks and other employes.	17,524 93
State, National and local taxes.....	14,860 77
All other payments.....	46,681 75

Aggregate Expenditures during the year in cash.... \$601,093 06

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$46,530,106	\$625,588 15	\$373,587	\$14,490 24
Written or renewed in 1885.....	49,492,447	664,542 43	7,221,299	58,542 68
Totals	\$96,022,553	\$1,290,130 58	\$7,594,886	\$73,032 92
Deduct expirations and cancellations.	42,599,993	573,039 32	7,252,044	61,324 88
In force December 31, 1885... ..	\$53,422,560	\$717,091 26	\$342,842	\$11,708 04
Deduct amount reinsured	1,191,614	12,756 37	.....	.....
Net amount in force	<u>\$52,230,946</u>	<u>\$704,334 89</u>	<u>\$342,842</u>	<u>\$11,708 04</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$34,132,442	\$482,006 35	1—2	\$241,003 17
1884	Two years	308,886	3,408 97	1—4	852 24
1885.....		162,189	1,242 63	3—4	931 98
1883	Three years	2,061,964	34,358 96	1—6	5,726 49
1884.....		4,627,227	51,859 89	1—2	25,929 94
1885.....	Four years.....	4,502,722	50,132 87	5—6	41,777 40
1882.....		37,880	333 78	1—8	41 72
1883.....	Five years.....	49,159	596 60	3—8	223 72
1884.....		83,519	822 88	5—8	514 30
1885.....	.....	66,275	656 76	7—8	574 67
1881		858,128	10,771 98	1—10	1,077 19
1882.....	.....	1,053,837	12,334 17	3—10	3,700 25
1883		1,094,357	14,538 05	1—2	7,269 02
1884.....	.....	1,544,761	20,531 03	7—10	14,371 72
1885.....		1,647,600	20,739 97	6—10	18,665 98
Totals ..	.....	<u>\$52,230,946</u>	<u>\$704,334 89</u>	.....	<u>\$362,659 79</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$5,753,445 66
Total losses paid since organization.	3,460,294 87
Total cash dividends declared since the Company commenced business.....	890,618 28
Total amount of the Company's stock owned by the directors at par value..	55,750 00
Total amount of fire losses incurred during the year.....	372,229 69
Total amount of inland losses incurred during the year.....	23,715 55

Amounts deposited in various States and countries for the protection of policy holders, as follows, viz.:

Georgia.....	\$25,937 50
Ohio.....	103,750 00
Virginia.....	25,937 50

Business in the State of New York during the year.

Risks written	\$6,443,902 00	\$1,670,452 00
Premiums received.....	70,400 36	14,160 64
Losses paid.....	49,041 47	1,705 54
Amount of losses incurred.....	43,885 31	1,705 54

Amount of taxes paid to the Insurance Department on premiums under reciprocal law	\$136 95
Amount of taxes paid to various fire departments	1,012 91
Amount paid the Comptroller for taxes on premiums.....	533 88

CITY OF LONDON FIRE INSURANCE COMPANY. (LIMITED).

LONDON, ENGLAND.

JOHN C. PAIGE, Resident Manager, No. 20 Kilby street, Boston, Mass.

I. ASSETS

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$510,000 00	\$613,662 50	
			\$613,662 50
Cash in office, \$357.89 ; in bank, \$4,731.31 ; total.....			5,089 20
Premiums in due course of collection.....			72,114 21
All other assets.....			651 34
Aggregate amount of all actual, available Assets.....			\$691,517 25

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due....	\$27,784 86	
Losses unadjusted, including all reported and supposed losses..	24,617 00	
Total amount of claims for losses.....	\$52,401 86	
Deduct reinsurance thereon	3,018 49	
Net amount of unpaid losses and claims.....		\$49,383 37
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$252,560 96	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.	64,945 04	
Total unearned premiums.....		317,506 00
Commissions.....		10,082 11
Total Liabilities.....		\$376,971 48

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$672,620 64	
Deduct reinsurance, rebate and return premiums.	155,314 67	
Net cash received for premiums (all fire).....		\$517,305 97
Interest and dividends received from all sources.....		19,986 14
Received from home office.....	\$50,253 50	
Aggregate Income received during the year in cash.....		\$537,292 11

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$448,724 14	
Deduct salvages and reinsurances.....	37,604 43	
Net amount paid for losses (all fire).....		\$411,119 71
Commissions and brokerage.		102,358 66
Salaries and other charges of officers, clerks and other employés...		39,615 93
State, national and local taxes		18,058 43
All other payments.....		42,626 79
Returned to home office.....	\$19,500 92	
Aggregate Expenditures during the year in cash.....		\$613,779 52

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$47,082,866	\$637,072 09
Written or renewed in 1885.....	51,029,231	687,899 29
Totals	\$98,112,097	\$1,324,971 38
Deduct expirations and cancellations.	51,334,837	691,750 93
In force December 31, 1885	\$46,777,260	\$633,220 45
Deduct amount reinsured	1,103,250	13,008 25
Net amount in force	\$45,674,010	\$620,212 20

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$35,650,631	\$505,121 92	1—2	\$252,560 96
1884.....	Two years... ..	161,319	1,736 72	1—4	434 18
1885		174,915	2,101 35	3—4	1,576 01
1883... ..	Three years.....	1,352,904	16,092 08	1—6	2,682 01
1884		1,525,052	17,840 16	1—2	8,920 08
1885.....	Four years.....	2,432,891	29,049 97	5—6	24,208 30
1882.....		45,826	429 01	1—8	53 63
1883	Five years.....	129,684	992 23	3—8	372 09
1884		19,900	437 42	5—8	273 38
1885.....	Six years.....	71,964	856 73	7—8	749 63
1882.....		1,435,818	15,812 36	3—10	4,743 71
1883.....	Seven years.....	1,206,361	10,887 52	1—2	5,443 76
1884.....		612,118	7,404 95	7—10	5,183 46
1885.....	Eight years.....	854,627	11,449 78	9—10	10,304 80
Totals		\$45,674,010	\$620,212 20	.....	\$317,506 00

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$2,102,155 68
Total losses paid since organization.	1,343,866 81
Total amount of fire losses incurred during the year.....	389,138 49

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$104,750 00
North Carolina.....	12,412 50

Business in the State of New York during the year.

Fire risks written	\$13,974,894 00
Premiums received	132,999 57
Losses paid	95,540 36
Amount of losses incurred	77,557 98
Amount of taxes paid to various fire departments	2,129 98

COMMERCIAL UNION ASSURANCE COMPANY.

LONDON, ENGLAND

ALFRED PELL and CHARLES SEWALL, Resident Managers, No. 58 William st., New York.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$224,675 63
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Bonds, etc., owned by the Company.

United States bonds.....	\$915,000 00	\$1,080,918 75
Chicago and N. Western R. R. Co bonds.....	150,000 00	178,375 00
Burlington and Quincy R. R. Co. bonds.....	100,000 00	107,500 00
Rock Island and Pacific R. R. Co. bonds.....	60,000 00	78,600 00
Illinois Central R. R. Co. certificates.....	100,000 00	92,000 00
Total par and market values	\$1,325,000 00	\$1,537,393 75

1,537,393 75

Cash in office, \$1,550.48; in bank, \$351,168.90; total.....	\$352,719 38
Interest due and accrued on stocks and bonds.....	110,231 25
Premiums in due course of collection.....	280,678 76
Bills receivable, not matured, taken for premiums.....	1,613 03
Rents due and accrued.....	2,470 66

Aggregate amount of all actual, available Assets..... \$2,409,782 46

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$134,163 73
Losses unadjusted, including all reported and supposed losses.....	
Losses resisted, including interest, costs and expenses.....	20,409 19

Total amount of claims for losses.....	\$154,572 92
Deduct reinsurance thereon.....	9,715 26

Net amount of unpaid losses and claims..... \$144,857 66

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$766,593 85
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	525,676 24
Unearned premiums, at 100 per cent, on marine risks.....	19,473 74

Total unearned premiums.....	1,311,743 83
Salaries and other miscellaneous expenses, due and accrued.....	1,666 66
Commissions and brokerage, \$31,365.46; return premiums, \$599.99; total.....	31,965 45

Total Liabilities..... \$1,490,233 60

III. INCOME DURING THE YEAR.

	Fire.	Marine.
Gross cash premiums received.....	\$2,298,043 22	\$79,001 20
Deduct reinsurance, rebate and return premiums.....	450,899 10	28,081 77

Net cash received for premiums..... \$1,847,149 12

Interest and dividends received from all sources.....	\$1,898,068 55
Received for rent.....	61,955 00
Received from home office.....	8,952 28
	\$24,350 00 00

Aggregate Income received during the year in cash..... \$1,968,975 83

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.
Gross amount paid for losses.....	\$1,203,330 84	\$35,053 09
Deduct salvages and reinsurances.....	57,294 57	8,980 72

Net amount paid for losses..... \$1,146,036 27

Commissions and brokerage.....	\$1,172,108 64
Salaries and other charges of officers, clerks and other employees.....	348,723 66
State, national and local taxes.....	118,299 51
All other payments, viz.: Patrols, boards, printing, traveling, postage, telegrams, express, maps, legal, office expenses.....	48,328 70
	115,047 12

Aggregate Expenditures during the year in cash..... \$1,802,507 63

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$259,414,231	\$2,287,498 24	\$736,221 00	\$11,795 27
Written or renewed in 1885.....	218,630,622	2,283,643 33	12,580,114 00	90,276 65
Totals.....	\$478,044,893	\$4,571,141 57	\$13,316,335 00	\$102,071 92
Deduct expir'ns and cancel'ns...	229,216,473	2,187,633 68	11,290,113 00	61,983 58
In force December 31, 1885..	\$248,828,150	\$2,570,256 03	\$2,026,222 00	\$40,088 34
Deduct amount reinsured...	8,500,958	90,898 82	974,070 00	20,614 60
Net amount in force.....	\$240,327,192	\$2,479,357 21	\$1,052,152 00	\$19,473 74

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.	One year or less.....	\$129,526,770	\$1,533,187 69	1—2	\$766,593 85
1884.	Two years	2,646,271	14,841 78	1—4	3,710 45
1885.		3,345,061	22,215 38	3—4	16,661 53
1883.	Three years	15,940,678	111,247 61	1—6	19,041 27
1884.		19,674,756	161,448 13	1—2	80,724 07
1885.		25,228,559	201,574 46	5—6	167,978 72
1882.	Four years	1,221,309	12,050 59	1—8	1,506 32
1883.		1,006,972	9,507 27	3—8	3,565 23
1884.		406,275	3,192 45	5—8	1,995 30
1885.	Five years.....	821,771	7,644 92	7—8	6,689 30
1881.		5,253,084	51,319 87	1—10	5,131 99
1882.		7,732,147	69,511 26	3—10	20,853 39
1883.	Over five years.....	6,215,779	52,604 16	1—2	26,302 08
1884.		9,077,269	93,862 80	7—10	65,703 96
1885.		9,622,621	96,029 44	9—10	86,426 50
		2,607,870	36,119 40		19,386 12
Totals		\$240,327,192	\$2,479,357 21		\$1,292,270 09

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$15,941,404 66
Total losses paid since organization in United States	9,299,631 80
Total amount of fire losses incurred during the year	1,005,733 83
Total amount of marine and inland losses incurred during the year.....	26,072 37

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio	\$112,625 00
Virginia	56,312 50
Georgia	28,156 25
North Carolina	11,262 50
Oregon	56,312 50

Business in the State of New York during the year.

Fire risks written	\$59,254,384 00
Premiums received	421,377 07
Losses paid	272,904 29
Amount of losses incurred	234,214 97
Amount paid the Comptroller for taxes on premiums	3,506 87

FIRE INSURANCE ASSOCIATION (LIMITED).

LONDON, ENGLAND.

FRANK LOCK, Manager, No. 50 William street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$448,200 00	\$540,195 75	
Newark, N. J., City bonds	100,000 00	102,000 00	
Georgia State bonds	24,800 00	26,922 50	
Total par and market values	\$573,000 00	\$669,118 25	\$669,118 25
Cash in office, \$4,957.33; in bank, \$158,391.50; total			163,348 83
Interest due and accrued on stocks and bonds			8 520 01
Premiums in due course of collection			79,292 52
All other assets			1,144 00
Aggregate amount of all actual, available Assets			\$921,423 61

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$22,011 25
Losses unadjusted, including all reported and supposed losses	30,000 81
Losses resisted, including interest, costs and expenses	20,547 32

Total amount of claims for losses	\$82,240 38
Deduct reinsurance thereon	5,670 00

Net amount of unpaid losses and claims \$76,579 36

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$313,400 90
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	137,027 45

Total unearned premiums	451,028 44
Salaries and other miscellaneous expenses, due and accrued	6,615 30

Total Liabilities \$534,223 12

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$931,614 12
Deduct reinsurance, rebate and return premiums	170,654 64

Net cash received for premiums (all fire)	\$760,959 48
Interest and dividends received from all sources	22,551 16
Received from home office	\$125,000 00

Aggregate income received during the year in cash \$783,510 64

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$675,961 56
Deduct salvages and reinsurances	21,025 71

Net amount paid for losses (all fire)	\$654,932 85
Commissions and brokerage	159,857 39
Salaries and other charges of officers, clerks and other employes	59,091 82
State, national and local taxes	18,191 87
All other payments	36,340 78
Returned to home office	\$12,500 00

Aggregate Expenditures during the year in cash \$928,414 71

V. MISCELLANEOUS

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$72,491,868	\$949,000 39
Written or renewed in 1885	72,162,110	927,078 87
Totals	\$144,653,978	\$1,876,079 26
Deduct expirations and cancellations	72,692,913	956,740 76
In force December 31, 1885	\$71,761,065	\$919,338 50
Deduct amount reinsured	2,746,239	32,749 35
Net amount in force	\$69,014,826	\$886,589 15

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$47,020,073	\$626,801 98	1-2	\$313,400 99
1884	Two years	163,394	1,765 16	1-4	441 29
1885		313,843	2,859 17	3-4	2,144 37
1883	Three years	3,825,825	41,997 81	1-6	6,999 63
1884		4,308,312	55,421 38	1-2	27,710 69
1885		4,830,310	54,531 82	5-6	45,442 76
1882	Four years	143,325	1,705 02	1-8	213 13
1883		249,049	2,108 50	3-8	790 68
1884		113,836	1,899 33	5-8	1,187 10
1885		69,724	622 11	7-8	544 32
1881	Five years	1,061,163	13,632 67	1-10	1,363 46
1882		1,578,164	17,936 88	3-10	5,381 07
1883		1,975,594	21,551 61	1-2	10,775 80
1884		1,711,106	22,682 87	7-10	15,878 03
1885		1,586,258	20,346 69	9-10	18,312 02
1883	Six years	30,000	169 20	7-12	98 70
1882	Seven years	5,000	200 00	7-14	100 00
1883		6,000	105 00	9-14	67 50
1884		600	9 00	11-14	7 07
1882	Ten years	11,500	125 95	13-20	81 90
1883		11,750	117 50	15-20	83 13
Totals		\$69,014,826	\$886,589 15		\$451,028 44

Answers to General Interrogatories.

Total premiums received in the United States	\$3,669,407 59
Total losses paid in the United States	2,428,401 04
Total amount of fire losses incurred during the year	616,895 93

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio	\$123,000 00
Oregon	61,500 00
Georgia	27,170 75
North Carolina	12,300 00

Business in the State of New York during the year.

Fire risks written	\$15,171,662 75
Premiums received	138,721 03
Losses paid	106,031 16
Amount of losses incurred	101,211 22
Amount of taxes paid to various fire departments	1,776 92
Amount paid the Comptroller for taxes on premiums	949 17

GUARDIAN FIRE AND LIFE ASSURANCE COMPANY.

LONDON, ENGLAND.

HENRY E. BOWERS, Resident Manager, No. 54 William street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$800,000 00	\$985,000 00	\$985,000 00
Cash in bank			306,189 50
Interest due and accrued on stocks and bonds			8,000 00
Premiums in due course of collection			35,884 52
Aggregate amount of all actual, available Assets			\$1,335,074 02

II. LIABILITIES.		
Losses unadjusted, including all reported and supposed losses...	\$30,934 55	
Losses restated, including interest, costs and expenses.....	19,629 11	
Net amount of unpaid losses and claims.....		\$50,563 66
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$263,007 53	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	174,384 26	
Total unearned premiums.....		437,391 79
Salaries and other miscellaneous expenses, due and accrued.....		2,250 60
All other liabilities, viz.: Taxes, \$1,607.98; commissions and brokerage, \$6,123.31; return premiums, \$78.09; total.....		7,809 38
Total Liabilities.....		\$498,015 43

III. INCOME DURING THE YEAR.		
Gross cash premiums received.....	\$777,263 97	
Deduct reinsurance, rebate and return premiums.....	97,437 57	
Net cash received for premiums (all fire).....		\$679 826 40
Interest and dividends received from all sources.....		36,048 58
Aggregate Income received during the year in cash.....		\$715,874 98

IV. EXPENDITURES DURING THE YEAR.		
Gross amount paid for losses	\$557,827 55	
Deduct salvages and reinsurance	18,349 81	
Net amount paid for losses (all fire).....		\$344,477 74
Commissions and brokerage.....		122,377 48
Salaries and other charges of officers, clerks and other employes..		64,689 74
State, national and local taxes.....		17,656 69
All other payments.....		40,920 56
Returned to home office.....	\$18,000 00	
Aggregate Expenditures during the year in cash.....		\$590,122 21

V. MISCELLANEOUS		
Risks and Premiums.		
	Fire risks.	Premiums.
In force December 31, 1884	\$81,317,471 85	\$765,682 31
Written or renewed in 1885.....	86,348,839 40	784,878 21
Totals	\$170,666,314 25	\$1,550,560 52
Deduct expirations and cancellations.....	79,809,433 44	765,987 30
In force December 31, 1885	\$90,856,880 61	\$841,573 22
Deduct amount reinsured	945,237 26	6,372 77
Net amount in force.....	\$89,911,643 55	\$838,200 45

Recapitulation of Fire Risks and Premiums.					
Year written.	Term	Amount covered.	Gross premiums charged	Fraction unearned	Premiums unearned.
1885	One year or less.....	\$53,066,906 91	\$526,015 07	1—2	\$263,007 53
1884	Two years.....	903,957 96	4,239 28	1—4	1,059 82
1885		284,328 82	1,596 24	3—4	1,197 18
1883	Three years.....	6,609,869 95	53,913 81	1—6	8,985 63
1884		2,834,642 53	24,308 99	1—2	12,154 49
1885		11,147,203 44	87,095 69	5—6	72,579 70
1882	Four years.....	85,200 00	834 61	1—8	104 32
1883		109,333 00	1,010 56	3—8	378 96
1884		214,133 33	1,600 27	5—8	1,000 11
1885		178,050 00	1,761 11	7—8	1,540 97
1881	Five years.....	2,357,798 00	20,870 55	1—10	2,087 05
1882		3,683,486 00	32,075 07	3—10	9,622 52
1883		3,812,436 00	33,885 67	1—2	16,942 83
1884		1,558,668 23	15,491 72	7—10	10,846 30
1885		4,010,466 64	39,871 58	9—10	35,884 35
Totals.....		\$90,856,880 81	\$844,573 22		\$437,391 79

Answers to General Interrogatories.

Total premiums received since the commencement of business in the United States.	\$4,628,641 35
Total losses paid since the commencement of business in United States.....	2 062,092 67
Total amount of fire losses incurred during the year.....	330,554 49

Amounts deposited in various states and countries for the protection of policyholders, as follows, viz.:

Georgia	\$30,781 25
Ohio.....	123,125 00
Oregon.....	61,562 50

Business in the State of New York during the year.

Fire risks written.....	\$31,278,331 05
Premiums received.....	200, 332 02
Losses paid... ..	109, 723 04
Amount of losses incurred	96,682 64
Amount of taxes paid to various fire departments.....	3,045 48
Amount paid the Comptroller for taxes on premiums.....	1,615 06

HAMBURG-BREMEN FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

FRANCIS O. AFFELD, Resident Manager, No. 62 Cedar street, New York.

I. ASSETS.

Loans on bond and mortgage (first liens).....	23, 000 00
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Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$473,000 00	\$566,841 25
Chicago, Milwaukee and St Paul R. R. Co. (Prairie du Chien Division) bonds.....	15,000 00	20,287 50
Chicago and Northwestern R. R. bonds.....	25,000 00	34,687 50
Chicago, Burlington and Quincy R. R. Co. bonds.	20,000 00	26,700 00
New York, Lake Erie and Western R. R. Co. bonds	25,000 00	31,937 50
St. Paul Minneapolis and Manitoba R. R. Co. land grant and sinking fund bonds.....	19,000 00	21,280 00
Central Pacific R. R. Co. bonds.....	20,000 00	22,400 00
Kansas Pacific R. R. Co bonds (Denver Division)	20,000 00	22,200 00
Union Pacific R. R. Co. bonds.....	20,000 00	22,800 00
Nashv., Chattanooga and St. Louis R. R. Co. bonds	10,000 00	12,200 00
Lake Shore and Michigan Southern R. R. Co. sinking fund bonds.....	10,000 00	12,650 00
New York Central and Hudson R. R. Co. bonds	10,000 00	13,400 00
Michigan Central R. R. Co bonds.....	17,000 00	18,360 00
Delaware and Hudson Canal Co. (Penn. Div.) bonds	20,000 00	26,900 00
Albany and Susquehanna R. R. Co. bonds.....	10,000 00	11,750 00
Oregon Railway and Navigation Co. bonds.....	10,000 00	11,075 00
St. Louis and Iron Mountain R. R. Co. bonds.....	10,000 00	11,650 00

Total par and market values	\$734,000 00	\$887,118 75
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Cash in bank.....	887,118 75
Premiums in due course of collection.....	\$71,141 31
Bills receivable, not matured, taken for premiums... ..	39,547 69
	2,786 67

Aggregate amount of all actual, available Assets.....	\$1,023,594 42
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due... ..	\$2,910 00
Losses unadjusted, including all reported and supposed losses..	40,780 00
Losses resisted, including interest, costs and expenses.....	15,850 00

Total amount of claims for losses.....	\$59,540 00
Deduct reinsurance thereon.....	1,258 00

Net amount of unpaid losses and claims.....	\$58,282 00
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Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$233, 184 58
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	170, 335 00
Total unearned premiums.....	\$509, 549 58
Total Liabilities.....	\$567, 831 58

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$950, 728 86
Deduct reinsurance, rebate and return premiums.....	171, 205 17
Net cash received for premiums (all fire).....	\$779, 523 69
Interest received on bonds and mortgages.....	1, 074 50
Interest and dividends received from all other sources.....	36, 022 97
Aggregate Income received during the year in cash.....	\$816, 621 16

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$454, 304 24
Commissions and brokerage.....	142, 715 20
Salaries and other charges of officers, clerks and other employes...	68, 978 84
State, national and local taxes.....	19, 075 64
All other payments.....	28, 230 57
Returned to home office.....	\$31, 889 38
Aggregate Expenditures during the year in cash.....	\$713, 304 49

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1884.....	\$73, 066 950	\$909, 433 21
Written or renewed in 1885.....	85, 563, 596	955, 491 39
Totals.....	\$158, 632, 546	\$1, 864, 924 60
Deduct expirations and cancellations.....	75, 894, 517	882, 613 90
In force December 31, 1885.....	\$82, 238, 029	\$982, 310 70
Deduct amount reinsured.....	945, 037	10, 338 94
Net amount in force.....	\$81, 792, 992	\$971, 471 76

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$55, 315, 919	\$666, 369 15	1-2	\$333, 184 58
1884.....	Two years.....	77, 607	805 16	1-4	201 29
1885.....		116, 951	1, 026 67	3-4	770 00
1883.....	Three years.....	5, 338, 589	59, 314 03	1-6	9, 885 67
1884.....		6, 083, 230	69, 216 28	1-2	34, 608 19
1885.....	Four years.....	7, 721, 527	\$1, 778 57	5-6	68, 148 81
1882.....		84, 670	613 47	1-3	76 69
1883.....	Five years.....	66, 418	698 81	3-8	262 05
1884.....		90, 438	841 45	5-8	525 91
1885.....	Six years.....	70, 612	673 89	7-8	589 66
1881.....		747, 245	9, 900 35	1-10	990 04
1882.....	Seven years.....	1, 001, 043	13, 704 72	3-10	4, 111 42
1883.....		1, 531, 311	19, 150 63	1-2	9, 575 32
1884.....	Eight years.....	2, 184, 073	28, 878 71	7-10	20, 215 10
1885.....		2, 308, 396	29, 338 72	9-10	26, 404 85
Totals.....		\$82, 738, 029	\$982, 310 70		\$509, 549 58

Answers to General Interrogatories.

Total premiums received from the United States branch of the Company.....	\$6, 637, 372 06
Total losses paid from organization of the United States branch to date.....	3, 729, 180 31
Total amount of fire losses incurred during the year.....	444, 136 24

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Georgia.....	\$28, 156 25
Ohio.....	123, 125 00
Oregon.....	56, 312 50
Virginia.....	18, 468 75

Business in the State of New York during the year.

Fire risks written.....	\$21,191,818 00
Premiums received.....	174,425 88
Losses paid.....	129,425 70
Amount of losses incurred.....	117,685 70
Amount of taxes paid to various fire departments.....	2,240 28
Amount paid the Comptroller for taxes on premiums.....	1,226 40

IMPERIAL FIRE INSURANCE COMPANY.

LONDON, ENGLAND

Resident Manager, JOHN C. PAIGE, No. 20 Kilby street, Boston.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$412,259 50
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Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$758,300 00	\$923,636 87	
West Virginia State certificates.....	28,666 66	3,726 66	
Tennessee State bonds.....	20,000 00	10,400 00	
Total par and market values.....	\$806,966 66	\$937,763 53	937,763 53
Cash in office, \$301,55; in bank, \$114,447.39; total.....			114,748 94
Interest due and accrued on stocks and bonds.....			6,843 00
Premiums in due course of collection.....			114,582 95
Rents due and accrued.....			3,793 37

Aggregate amount of all actual, available Assets.....	\$1,589,991 29
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$4,260 00
Losses unadjusted, including all reported and supposed losses.....	66,067 89
Losses resisted, including interest, costs and expenses.....	35,956 54
Net amount of unpaid losses and claims.....	\$106,284 43
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$428,920 88
Unearned premiums, pro rata, on fire risks running more than one year.....	205,825 18
Total unearned premiums.....	634,746 06
Commissions and brokerage.....	15,798 72
Total Liabilities.....	\$756,829 21

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,226,712 16
Deduct reinsurance, rebate and return premiums.....	204,060 68
Net cash received for premiums (all fire).....	\$1,022,651 48
Interest and dividends received from all sources.....	29,802 00
Received for rent.....	34,626 81
Received from home office.....	\$19,430 00
Aggregate Income received during the year in cash.....	\$1,087,080 29

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$647,907 93
Deduct salvages and reinsurances	5,896 07
Net amount paid for losses (all fire).....	\$642,011 86
Commissions and brokerage	165,132 26
Salaries and other charges of officers, clerks and other employes...	121,002 60
State, national and local taxes	35,516 99
All other payments and expenditures	24,431 61
Returned to home office	\$4,949 85
Aggregate Expenditures during the year in cash.....	\$988,095 32

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$96,772,282 03	\$1,212,533 84
Written or renewed during the year	95,159,394 19	1,233,387 16
Totals	\$191,931,676 22	\$2,445,921 00
Deduct those expired and marked off as terminated.....	89,897,535 32	1,195,892 66
In force at the end of the year.....	\$102,034,140 90	\$1,250,028 34
Deduct amount reinsured	340,801 00	3,434 12
Net amount in force	\$101,693,339 90	\$1,246,594 22

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$64,637,511 18	\$857,841 77	1-2	\$428,920 88
1884	Two years	129,514 44	909 49	1-4	227 38
1885		268,785 00	2,074 66	3-4	1,555 99
1883	Three years	6,422,866 77	67,514 30	1-6	11,251 88
1884		7,015,680 31	73,454 82	1-2	36,727 41
1885		7,641,693 82	82,270 59	5-6	68,568 82
1882	Four years	602,950 00	6,264 74	1-8	783 09
1883		1,005,568 79	10,199 88	3-8	3,824 95
1884		395,185 00	4,075 09	5-8	2,546 91
1885	Five years	317,000 00	3,118 10	7-8	2,728 33
1881		1,303,621 25	13,631 18	1-10	1,363 12
1882		3,143,468 71	27,549 65	3-10	8,264 90
1883		3,354,060 11	35,087 87	1-2	17,543 93
1884		2,528,220 49	29,530 50	7-10	20,671 35
1885		2,927,214 03	33,074 58	9-10	29,767 12
Totals		\$101,693,339 90	\$1,246,594 22		\$634,746 06

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$12,238,687 82
Total losses paid since organization.....	8,185,164 16
Total amount of fire losses incurred during the year	637,160 39

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$120,000 00
Virginia	50,000 00
Oregon	50,000 00
North Carolina	10,000 00
Georgia	25,000 00

Business in the State of New York during the year.

Fire risks written	\$22,601,052 21
Premiums received.....	259,241 54
Losses paid	194,164 09
Amount of losses incurred.....	175,573 00
Amount of taxes paid to various fire departments.....	1,859 06
Amount paid the Comptroller for taxes on premiums..	1,972 95

LANCASHIRE INSURANCE COMPANY.

MANCHESTER, ENGLAND.

E. LITCHFIELD, Manager, No. 40 Pine street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$1,162,700 00	\$1,338,019 25	
Cash in office, \$3,399.54; in bank, \$84,896.86; total.....			\$1,838,019 25
Premiums in due course of collection.....			88,296 40
			86,912 37
Aggregate amount of all actual, available Assets.....			\$1,513,228 02

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$17,639 77	
Losses unadjusted, including all reported and supposed losses.....	68,246 67	
Losses resisted, including interest, costs and expenses.....	37,576 56	
Net amount of unpaid losses and claims		\$123,463 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$492,184 03	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	219,379 03	
Total unearned premiums.....		711,563 06
All other liabilities, viz.: Taxes, \$6,000; commissions and broker- age, \$4,000; total		10,000 00
Total Liabilities		\$845,026 06

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,406,513 83	
Deduct reinsurance, rebate and return premiums	228,370 94	
Net cash received for premiums (all fire)		\$1,178,143 59
Interest and dividends received from all sources.....		53,496 48
Aggregate Income received during the year in cash.....		\$1,231,640 07

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$724,248 87	
Commissions and brokerage.....	187,485 78	
Salaries and other charges of officers, clerks and other employes...	154,250 16	
State, national and local taxes.....	30,220 55	
Aggregate Expenditures during the year in cash.....		\$1,096,205 36

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$120,749,425	\$1,308,546 11
Written or renewed in 1885.....	134,524,688	1,400,157 10
Totals.....	\$255,274,113	\$2,708,703 21
Deduct expirations and cancellations.....	123,104,695	1,302,859 52
In force December 31, 1885.....	\$132,169,418	\$1,405,843 69
Deduct amount reinsured.....	2,149,197	16,111 27
Net amount in force.....	\$130,020,221	\$1,389,732 42

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned
1885.....	One year or less.....	\$87,564,980	\$934,368 06	1—2	\$492,184 03
1884.....	Two years ..	284,351	2,608,26	1—4	652 06
1885.....		837,583	8,502 23	3—4	6,376 68
1883.....	Three years.....	8,408,442	73,629 74	1—6	12,271 62
1884.....		9,055,668	84,276 23	1—2	43,138 14
1885.....		12,257,975	103,660 01	5—6	86,383 35
1882.....		97,490	1,013 72	1—8	126 71
1883.....	Four years.....	151,871	1,740 32	3—8	652 62
1884.....		174,291	1,924 66	5—8	1,202 90
1885.....		205,082	1,863 16	7—8	1,630 27
1881.....		1,624,197	20,196 46	1—10	2,019 54
1882.....	Five years	2,020,580	23,207 38	3—10	6,962 22
1883.....		2,222,607	23,593 78	1—2	11,796 89
1884.....		2,269,959	26,337 91	7—10	18,436 53
1885.....		2,810,145	30,810 45	9—10	27,729 40
Totals ..		\$130,020,221	\$1,339,732 42	.....	\$711,563 06

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$10,637,808 00
Total losses paid since organization.....	6,473,897 00
Total amount of fire losses incurred during the year.....	717,695 90

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$245,750 00
Georgia.....	28,187 50
North Carolina	12,325 00
Oregon	56,375 00

Business in the State of New York during the year.

Fire risks written.....	\$39,848,208 03
Premiums received....	297,487 75
Losses paid	214,604 24
Amount of losses incurred.....	210,894 19

LION FIRE INSURANCE COMPANY.

LONDON. ENGLAND.

M. BENNETT, JR. Resident Manager. Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$120,350 00
Interest due and unpaid on bond and mortgage loans.....	2,198 41

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$400,000 00	\$492,000 00	
			492,000 00

Collateral Loans

	Par value.	Market value.	Amount loaned.	
Hartford Fire Ins. Co. stock.....	\$3,000 00	\$3,100 00	\$5,000 00	
Chicago City Railway stock.....	1,700 00	5,100 00	5,000 00	
Russell & Erwin Mfg. Co. stock....	2,400 00	1,000 00		
Collins Company stock	2,000 00	1,800 00		
Willimantic Linen Co. stock.....	5,000 00	8,000 00	4,500 00	
Pennsylvania R. R. Co. stock.....	6,000 00	6,360 00	4,500 00	
Total amounts	\$20,100 00	\$32,360 00	\$19,000 00	19,000 00

Cash in office, \$1,025.60; in bank, \$60,998.20; total.....	\$62,023 80
Interest due and accrued on stocks and bonds.....	4,000 00
Interest due and accrued on collateral loans.....	350 00
Premiums in due course of collection.....	59,353 39
Bills receivable, not matured, taken for premiums.....	570 60
All other assets.....	4,588 62
Aggregate amount of all actual. available Assets.....	<u>\$764,434 82</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$22,967 59
Losses unadjusted, including all reported and supposed losses.....	14,250 00
Losses resisted, including interest, costs and expenses.....	1,500 00
Net amount of unpaid losses and claims.....	<u>\$38,717 59</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less....	\$201,415 38
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	45,021 30
Total unearned premiums.....	<u>246,436 68</u>
Total Liabilities.....	<u>\$285,154 27</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$632,047 19
Deduct reinsurance, rebate and return premiums.....	261,972 20
Net cash received for premiums (all fire)	<u>\$370,074 99</u>
Interest received on bonds and mortgages	18,591 94
Interest and dividends received from all other sources.....	5,492 60
Aggregate Income received during the year in cash.....	<u>\$394,159 53</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$261,301 15
Commissions and brokerage.....	57,440 90
Salaries and other charges of officers, clerks and other employes...	39,295 19
State, national and local taxes.....	10,251 53
All other payments.....	26,814 95
Returned to home office.....	<u>\$25,765 06</u>
Aggregate Expenditures during the year in cash.....	<u>\$395,103 72</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums
In force December 31, 1884.....	\$35,032,712	\$464,748 61
Written or renewed in 1885	46,793,361	635,576 30
Totals	<u>\$81,826,073</u>	<u>\$1,100,324 91</u>
Deduct expirations and cancellations.....	44,358,581	576,539 53
In force December 31, 1885.....	<u>\$37,467,492</u>	<u>\$523,785 38</u>
Deduct amount reinsured	2,294,499	39,509 04
Net amount in force	<u>\$35,172,993</u>	<u>\$484,276 34</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$27,914,506	\$402,830 76	1—2	\$201,415 38
1884.....	Two years.....	41,880	484 29	1—4	121 07
1885.....		178,250	1,340 76	3—4	1,005 57
1883.....	Three years.....	1,213,203	15,166 20	1—6	2,527 00
1884.....		2,501,952	19,908 23	1—2	9,954 12
1885.....		1,866,130	24,783 42	5—6	20,652 85
1882.....	Four years.....	40,405	505 10	1—3	63 14
1884.....		1,500	22 00	5—8	13 75
1885.....		17,012	149 17	7—8	130 52
1881.....	Five years.....	284,775	3,399 29	1—10	339 93
1882.....		229,923	2,936 15	3—10	880 84
1883.....		213,384	3,029 80	1—2	1,514 90
1884.....		327,425	4,657 25	7—10	3,260 07
1885.....		342,648	5,063 92	9—10	4,557 54
Totals		\$35,172 993	\$484,276 34	.....	\$245,436 68

Answers to General Interrogatories.

Total premiums received in United States.....	\$1,957,398 93
Total losses paid since organization in United States.....	1,113,272 87
Total amount of fire losses incurred during the year.....	261,939 80

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$123,000 00
Oregon.....	61,500 00
Georgia.....	30,750 00
Virginia.....	18,450 00
North Carolina	12,300 00

Business in the State of New York during the year.

Fire risks written	\$5,923,750 00
Premiums received	60,756 83
Losses paid.....	46,088 28
Amount of losses incurred	41,005 65

LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES E. PULSFORD, Resident Manager, No. 45 William street, New York.

I. ASSETS.

Market value of real estate owned, unincumbered ..	\$1,325,000 00
Loans on bond and mortgage (first liens).....	1,679,409 95
Interest due and unpaid on bond and mortgage loans.....	13,168 25
Interest accrued thereon.....	19,309 88

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$1,560,000 00	\$1,909,541 25
New York State bonds.....	45,000 00	51,975 00
City of Richmond bonds.....	5,000 00	6,775 00
Mississippi bonds.....	20,000 00	20,000 00
New York City bonds.....	50,000 00	62,750 00
City of Boston bonds	180,000 00	223,425 00
Total par and market values.....	\$1,860,000 00	\$2,274,466 25
Cash in bank.....		2,274,466 25
Interest due and accrued on stocks and bonds		244,462 16
		1,306 15

Premiums in due course of collection.....	\$358,455 38
All other assets, viz.: Rents due and accrued, \$1,914.14; due for reinsurances on losses paid, \$68.72; loans on life policies, \$11,450; total.....	18,482 86

Aggregate amount of all actual, available Assets..... \$5,924,010 83

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$28,726 58
Losses unadjusted, including all reported and supposed losses.....	254,655 71
Losses resisted, including interest, costs and expenses.....	80,632 97
Total amount of claims for losses.....	\$364,015 26
Deduct reinsurance thereon.....	66,576 10

Net amount of unpaid losses and claims \$297,439 16

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$1,306,594 16
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	1,167,192 75

Total unearned premiums	2,473,786 91
Amount reclaimable on perpetual fire policies.....	326,675 98
Net premium, reserve, and all other liabilities except capital, under life department	104,572 86
All other liabilities	132,432 73

Total Liabilities..... \$3,334,907 64

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$4,544,021 39
Deduct reinsurance, rebate and return premiums.....	990,515 03

Net cash received for premiums (all fire)	\$3,553,506 36
Interest received on bonds and mortgages.	59,685 83
Interest and dividends received from all other sources.	96,255 91
Received for rent	66,136 65
Life income	\$7,937 11
Deposit premiums received on perpetual fire risks	8,698 56

Aggregate Income received during the year in cash..... \$3,775,584 75

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$2,241,154 72
Deduct salvages and reinsurances.....	206,021 41

Net amount paid for losses (all fire).....	\$2,035,133 31
Commissions and brokerage	611,666 56
Salaries and other charges of officers, clerks and other employés ..	192,603 60
State, national and local taxes	86,374 65
All other payments.....	194,254 86
Life expenditures	\$31,852 68
Deposit premiums returned on perpetual fire risks.....	8,112 66
Returned to home office.....	621,154 13

Aggregate Expenditures during the year in cash..... \$3,120,032 98

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
(In force on the 31st December of the preceding year.....	\$512,226 180	\$4,728,415 01
Written or renewed during the year.....	500,807,003	4,498,144 02
Totals	\$1,013,033 183	\$9,226,559 03
Deduct those expired and marked off as terminated... ..	446,713,232	4,053,394 38
In force at the end of the year.....	\$566,319,951	\$5,173,164 65
Deduct the amount reinsured	49,168,955	359,025 05
Net amount in force.....	<u>\$517,150,996</u>	<u>\$4,814,139 60</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$268,211,714	\$2,613,188 34	1—2	\$1,806,594 17
1884.....	Two years.....	3,968,067	36,631 88	1—4	9,170 47
1885.....		5,041,554	40,264 24	3—4	30,198 18
1883.....		38,290,850	346,311 13	1—6	57,718 52
1884.....	Three years.....	47,554,545	417,528 22	3—6	208,764 11
1885.....		54,729,869	451,632 68	5—6	376,360 57
1882.....		1,309,246	10,176 56	1—8	1,272 07
1883.....	Four years.....	1,548,615	6,247 45	3—8	2,342 79
1884.....		898,077	11,468 36	5—8	7,167 74
1885.....		1,142,680	7,584 60	7—8	6,636 49
1881.....		12,436,197	122,688 14	1—10	12,268 81
1882.....		19,825,890	181,240 36	3—10	54,372 09
1883.....	Five years.....	14,136,644	144,961 40	5—10	72,480 70
1884.....		18,016,733	181,837 04	7—10	127,265 90
1885.....		18,291,495	195,992 47	9—10	176,375 23
Perpetual risks in force and interest premiums, etc.....		11,749,310	46,336 73	Various.	24,779 07
Totals		\$517,150,996	\$4,814,139 60	.....	\$2,473,786 91

Answers to General Interrogatories.

Total premiums received by United States branch to date.....	\$62,759,945 52
Total losses paid since organization	37,466,135 57
Total amount of fire losses incurred during the year.....	1,982,813 22

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$100,000 00
Virginia	45,000 00
Oregon	50,000 00
Georgia.....	25,000 00
North Carolina.....	10,000 00
Mississippi.....	25,000 00

Business in the State of New York during the year.

Fire risks written.....	\$125,153,470 60
Premiums received.....	834,372 20
Losses paid.....	497,187 58
Amount of losses incurred.....	472,712 32
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	6,469 61
Amount of taxes paid to various fire departments.....	14,308 84

LONDON AND LANCASHIRE FIRE INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES YEREANCE and JEFFREY BEAVAN, Resident Managers, No. 46 Pine street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$530,000 00	\$625,975 00
Chicago and Northwestern R. R. Co. bonds.....	75,000 00	97,125 00
N. Y. Central and Hudson River R. R. Co. bonds ..	75,000 00	99,843 00
N. Y. and Harlem R. R. Co. bonds.....	100,000 00	137,750 00
Chi., Burl. and Quincy R. R. Co. (Iowa Div.) bonds,	100,000 00	92,500 00
Delaware and Hudson R. R. Co. bonds.....	100,000 00	120,370 00
Chicago, Rock Island and Pacific R. R. Co. bonds ..	15,000 00	19,650 00
Lake Shore and Michigan Southern R. R. Co. bonds,	38,000 00	48,450 00
Total par and market values	\$1,033,000 00	\$1,248,663 00

\$1,248,663 00

Cash in office, \$31,773.37 ; in bank, \$72,767.10 ; total.....	\$104,540 47
Interest due and accrued on stocks and bonds	14 19
Premiums in due course of collection	78,790 86
Due for reinsurance on losses paid	457 64
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Aggregate amount of all actual, available Assets.....	\$1,432,466 16
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$42 50
Losses unadjusted, including all reported and supposed losses .	24,141 81
Losses resisted, including interest, costs and expenses.....	24,068 00
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Total amount of claims for losses.....	\$48,252 31
Deduct reinsurance thereon	18 59
<hr/>	
Net amount of unpaid losses and claims.....	\$48,233 72
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less ...	\$419,312 42
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year....	270,654 71
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Total unearned premiums.....	689,967 13
Amount reclaimable on perpetual fire policies	2,308 07
Salaries and other miscellaneous expenses, due and accrued	3,885 78
All other liabilities, viz.: Taxes and assessments, \$5,411.40 ; com- missions and brokerage, \$4,110.86 ; reinsurance, \$1,000 ; total.	10,522 26
<hr/>	
Total Liabilities.....	\$754,916 96
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III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$1,281,354 96
Deduct reinsurance, rebate and return premiums	283,069 84
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Net cash received for premiums (all fire).....	\$998,285 12
Interest and dividends received from all other sources.....	54,814 96
Deposit premiums received on perpetual fire risks.....	\$1,274 94
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Aggregate Income received during the year in cash	\$1,053,100 08
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IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$646,032 37
Deduct salvages and reinsurances ...	55,024 90
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Net amount paid for losses (all fire).....	\$591,057 47
Commissions and brokerage	197,463 62
Salaries and other charges of officers, clerks and other employés.	58,676 24
State, national and local taxes.....	25,956 96
All other payments	54,188 56
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Aggregate Expenditures during the year in cash.....	\$927,342 85
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V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884 .	\$125,605,265 55	\$1,241,803 97
Written or renewed in 1885.....	128,786,442 68	1,279,897 63
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Totals	\$254 391,708 23	\$2,521,701 60
Deduct expirations and cancellations	116,352,469 89	1,125,057 03
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In force Dec. 31, 1885.....	\$138,039,238 34	\$1,396,644 57
Deduct amount reinsured	3,658,136 76	37,149 44
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Net amount in force.....	\$134,381,101 58	\$1,359,495 13
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Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.	One year or less.....	\$74,684,525 24	\$838,624 84	1—2	\$419,312 42
1884	Two years.....	787,580 00	7,583 15	1—4	1,895 76
1885.		968,260 00	7,141 99	3—4	5,356 49
1882	Three years.....	14,658,761 38	114,381 05	1—6	19,063 51
1884		12,847,589 64	100,692 89	1—2	50,346 44
1885.	Four years.....	15,793,580 00	123,758 77	5—6	103,132 30
1882		96,517 16	1,141 86	1—8	142 73
1883	Five years.....	203,369 53	2,385 95	3—8	894 73
1884		234,785 50	1,703 82	5—8	1,064 80
1885	Six years.....	354,805 00	2,157 38	7—8	1,887 70
1881		1,591,084 69	18,133 45	1—10	1,813 31
1882	Seven years.....	2,990,264 28	32,648 24	3—10	9,794 47
1883		3,285,373 84	35,461 63	1—2	17,730 81
1884	Eight years.....	2,912,229 23	34,421 92	7—10	24,095 31
1885		2,753,626 09	33,626 06	9—10	30,263 45
1881.	Nine years.....	1,500 00	37 50	3—12	9 27
1882		5,000 00	225 00	5—12	93 75
1883	Ten years.....	8,000 00	121 78	7—12	71 04
1884		20,000 00	80 75	11—12	74 02
1880	Eleven years.....	40,100 00	1,405 00	3—14	301 07
1881.		11,000 00	279 75	5—14	99 91
1882	Twelve years.....	53,500 00	1,210 35	7—14	605 17
1883		11,000 00	422 50	9—14	271 60
1884	Thirteen years.....	15,000 00	380 00	11—14	298 57
1885.		18,700 00	287 00	13—14	266 50
1885.	Fourteen years.....	2,000 00	140 00	13—18	101 11
1882		1,500 00	22 50	13—20	14 62
1883.	Fifteen years.....	1,500 00	15 00	15—20	11 25
1885		20,000 00	405 00	19—20	384 75
1880	Nineteen years.....	10,000 00	600 00	95—100	570 00
Totals.....		\$134,381,101 58	\$1,359,495 13	.....	\$689,967 13

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,265,868 83
Total losses paid since organization.....	4,009,963 43
Total amount of fire losses incurred during the year.....	542,264 54
Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:	
Virginia.....	\$61,562 50
North Carolina.....	10,400 00
Ohio.....	123,125 00
Georgia.....	30,781 25
Oregon.....	61,562 50

Business in the State of New York during the year.

Fire risks written.....	\$40,240,379 00
Premiums received.....	263,367 19
Losses paid.....	167,631 81
Amount of losses incurred.....	164,703 98
Amount of taxes paid to various fire departments.....	4,423 41
Amount paid the Comptroller for taxes on premiums.....	1,991 71

LONDON ASSURANCE CORPORATION.

LONDON, ENGLAND.

JAMES M. DUANE, Resident Manager, No. 88 Wall street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$1,110,000 00	\$1,251,525 00	\$1,251,525 00
Cash in office, \$915.58; in bank, \$91,400.48; total.....			92,316 06
Premiums in due course of collection.....			68,639 76
Aggregate amount of all actual, available Assets.....			\$1,412,480 82

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$76,432 80
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$263,855 20
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	229,743 17
Total unearned premiums.....	493,594 65
Amount reclaimable on perpetual fire policies.....	1,751 82
Total Liabilities.....	\$571,779 26

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$836,179 74
Deduct reinsurance, rebate and return premiums.....	150,899 79
Net cash received for premiums (all fire).....	\$685,279 95
Interest and dividends received from all sources.....	49,850 00
Aggregate Income received during the year in cash.....	\$735,129 95

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$439,566 09
Commissions and brokerage.....	119,165 77
Salaries and other charges of officers, clerks and other employ�es...	37,202 42
State, national and local taxes.....	20,345 02
All other payments.....	55,732 83
Returned to home office.....	\$16,097 52
Aggregate Expenditures during the year in cash.....	\$672,012 13

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$101,683.435	\$1,017,049 41
Written or renewed in 1885.....	91,183.087	845,727 72
Totals.....	\$192,871.522	\$1,862,777 13
Deduct expirations and cancellations.....	84,772.786	824,658 42
In force December 31, 1885.....	\$108,098.736	\$1,038,118 71
Deduct amount reinsured.....	5,527.238	23,862 01
Net amount in force.....	\$102,571,498	\$1,014,256 70

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.)	Premiums unearned.
1885.....	One year or less.....	\$52,881,011	\$527,710 40	1—2	\$263,855 20
1884.....	Two years.....	231,407	719 86	1—4	179 96
1883.....		86,279	122 74	3—4	92 06
1882.....	Three years.....	9,860,185	97,996 10	1—6	16,332 68
1881.....		8,797,846	82,328 18	1—2	41,164 09
1880.....	Four years.....	9,820,330	84,500 54	5—6	70,417 12
1879.....		237,479	2,780 29	1—8	347 54
1878.....	Five years.....	234,973	2,602 13	3—8	975 81
1877.....		43,443	54 88	5—8	34 30
1876.....	Over five years.....	151,008	598 16	7—8	523 39
1875.....		4,089,212	44,183 89	1—10	4,418 39
1874.....	Perpetuals.....	5,048,771	52,498 34	3—10	15,749 50
1873.....		4,374,390	46,255 97	1—2	23,127 99
1872.....	Over five years.....	3,265,055	33,392 32	7—10	23,374 62
1871.....		3,359,809	36,595 63	9—10	32,935 07
1870.....	Perpetuals.....	9,500	73 25	.....	65 93
Totals.....		80,800	1,844 02	.....	1,751 82
Totals.....		\$102,571,498	\$1,014,256 70	.....	\$495,346 47

Business in the State of New York during the year.

Fire risks written.....	\$26,556,739 00
Premiums received.....	142,966 00
Losses paid.....	88,184 00
Amount of losses incurred.....	72,051 00

NORTH BRITISH AND MERCANTILE INSURANCE COMPANY.

LONDON, ENGLAND, AND EDINBURGH, SCOTLAND.

CHARLES E. WHITE and SAMUEL P. BLAGDEN, Resident Managers, No. 54 William street,
New York.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value	Market value.	
United States bonds	\$1,681,000 00	\$2,010,817 50	
Baltimore and Ohio R. R. 1925 bonds	200,000 00	216,000 00	
N. Y. Central and Hud. Riv. R. R. bonds	500,000 00	672,500 00	
New York County Assessment Fund stock	22,000 00	30,800 00	
New York City Parks Improvement Fund stock	5,000 00	6,950 00	
New York City Croton Water Main stock	10,000 00	13,700 00	
New York County Soldiers' Bounty Fund bond ..	9,000 00	11,700 00	
New York City stock	3,000 00	3,810 00	
South Carolina State Brown bonds	12,500 00	13,750 00	
Alabama State, Class "A," bonds	10,000 00	10,200 00	
Tennessee State Settlement bonds	1,100 00	1,100 00	
Virginia State bonds	46,300 00	23,150 00	
Virginia State deferred certificates	18,666 67	2,426 67	
Total par and market values	\$2,518,566 67	\$3,016,904 17	
Cash in office, \$448.80; in bank, \$135,404.84; total			135,853 64
Interest due and accrued on stocks and bonds			32,658 00
Premiums in due course of collection			236,454 95
Aggregate amount of all actual, available Assets			\$3,421,870 76

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$47,640 06	
Losses unadjusted, including all reported and supposed losses	66,825 14	
Losses resisted, including interest costs and expenses	36,422 27	
Net amount of unpaid losses and claims		\$150,887 77
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$649,566 18	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	549,681 24	
Total unearned premiums		1,199,247 42
All other liabilities, viz.: Taxes, \$2,444.96; commissions and brokerage, \$27,154.51; return premiums, \$17,654.49; reinsurance, \$5,966.78; expenses, \$2,929.65; total		56,150 39
Total Liabilities		\$1,406,285 58

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,967,805 93	
Deduct reinsurance, rebate and return premiums	274,725 52	
Net cash received for premiums (all fire)		\$1,693,080 41
Interest and dividends received from all sources		129,768 65
Aggregate Income received during the year in cash		\$1,822,849 06

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$1,009,806 03
Commissions and brokerage.....	269,185 64
Salaries and other charges of officers, clerks and other employes...	181,942 28
State, national and local taxes.....	39,395 15
All other payments.....	51,433 06
Aggregate Expenditures during the year in cash.....	\$1,551,762 16

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$233,304,514	\$2,265,340 94
Written or renewed in 1885.	210,050,003	1,998,616 07
Totals.....	\$443,354,517	\$4,263,957 01
Deduct expirations and cancellations.....	198,110,686	1,802,044 68
In force December 31, 1885.....	\$245,243,831	\$2,461,912 33
Deduct amount reinsured.....	14,503,460	84,217 50
Net amount in force.....	\$230,740,371	\$2,377,694 83

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$113,696,530	\$1,299,132 38	1—2	\$649,566 18
1884.....	Two years.....	503,816	4,537 01	1—4	1,134 25
1885.....		611,160	4,860 85	3—4	3,645 63
1883.....	Three years.....	21,917,065	190,833 45	1—6	31,722 23
1884.....		20,374,807	175,463 27	1—2	87,731 63
1885.....		24,970,722	221,961 42	5—6	184,964 50
1882.....	Four years.....	2,156,048	18,823 10	1—8	2,352 88
1883.....		2,313,223	22,035 41	3—8	8,160 47
1884.....		404,228	3,975 68	5—8	2,484 80
1885.....		453,687	4,316 41	7—8	3,776 85
1881.....	Five years.....	6,746,497	60,474 67	1—10	6,047 47
1882.....		11,610,666	104,272 94	3—10	31,281 87
1883.....		9,661,035	94,235 79	1—2	47,117 89
1884.....		7,597,873	83,421 57	7—10	58,395 05
1885.....		7,718,014	89,850 88	9—10	80,865 72
Totals.....		\$230,740,371	\$2,377,694 83	.....	\$1,199,247 42

Answers to General Interrogatories.

Total premiums received from the United States branch.....	\$24,655,649 47
Total losses paid since organization in the United States branch.....	16,220,138 03
Total amount of fire losses incurred during the year.....	981,313 83

Business in the State of New York during the year.

Fire risks written.....	\$72,893,456 00
Premiums received.....	364,878 85
Losses paid.....	198,250 64
Amount of losses incurred.....	186,925 59
Amount of taxes paid to various fire departments.....	4,489 85
Amount paid the Comptroller for taxes on premiums.....	2,519 06

NORTHERN ASSURANCE COMPANY.

LONDON, ENGLAND.

HENRY H. HALL, Resident Manager, No. 25 Pine street New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$687,150 00	\$838,708 37	
City of Boston bonds	50,000 00	55,000 00	
City of Boston bonds	79,500 00	91,125 00	
City of St. Louis bonds	40,000 00	44,000 00	
Massachusetts State bonds	88,000 00	96,800 00	
City of Providence bonds	32,500 00	38,800 00	
Total par and market values	\$997,150 00	\$1,184,733 37	\$1,184,733 37
Cash in office, \$998.74; in bank, \$58,927; total			59,925 74
Premiums in due course of collection			94 881 45
Aggregate amount of all actual, available Assets			\$1,339,540 56

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$22,039 61	
Losses unadjusted, including all reported and supposed losses	21,726 81	
Losses resisted, including interest, costs and expenses	32,099 60	
Net amount of unpaid losses and claims		\$75,866 02
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$338,514 05	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	192,404 69	
Total unearned premiums		530,918 74
Commissions and brokerage		11,689 84
Total Liabilities		\$618,474 60

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,012,052 01	
Deduct reinsurance, rebate and return premiums	179,090 91	
Net cash received for premiums (all fire)		\$832,961 13
Interest received on bonds and mortgages		44,009 10
Received from home office	\$40,000 00	
Aggregate income received during the year in cash		\$836,970 23

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$539,085 57	
Deduct salvages and reinsurances	7,781 14	
Net amount paid for losses (all fire)		\$531,304 43
Commissions and brokerage		140,506 62
Salaries and other charges of officers, clerks and other employes		74,366 58
State, national and local taxes		24,094 30
All other payments		68,645 52
Returned to home office	\$54,854 75	
Aggregate Expenditures during the year in cash		\$838,917 45

V. MISCELLANEOUS.

	Risks and Premiums.	Fire risks.	Premiums.
In force on the 31st day of December of the preceding year		\$76,310,922 70	\$906,365 88
Written or renewed during the year		98,615,825 00	1,013,867 63
Totals		\$174,926,747 70	\$1,920,233 51
Deduct those expired and marked off as terminated		78,958,111 70	886,423 54
In force at the end of the year		\$95,968,636 00	\$1,033,799 97
Deduct amount reinsured		1,782,480 00	15,898 07
Net amount in force		\$94,186,156 00	\$1,017,901 90

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross Premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$58,343,095	\$677,028 10	1—2	\$338,514 05
1884.....	Two years.....	65,935	688 21	1—4	172 05
1885.....		53,261	276 24	3—4	207 18
1883.....	Three years.....	4,998,115	49,619 07	1—6	8,269 84
1884.....		7,790,445	66,463 92	1—2	33,234 46
1885.....		9,214,231	82,627 20	5—6	68,856 00
1882.....	Four years.....	365,487	3,338 14	1—8	417 26
1883.....		220,745	2,351 77	3—8	881 91
1884.....		199,432	2,084 20	5—8	1,302 62
1885.....		142,955	1,486 18	7—8	1,300 40
1881.....	Five years.....	1,394,015	14,611 80	1—10	1,461 18
1882.....		2,175,400	18,980 51	3—10	5,694 15
1883.....		2,802,609	30,271 08	1—2	15,135 54
1884.....		2,900,841	29,001 61	7—10	20,301 12
1885.....		3,519,590	39,068 87	9—10	35,170 98
Totals		\$94,186,156	\$1,017,901 90	.....	\$530,918 74

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$5,374,603 98
Total losses paid since organization	3,219,958 50
Total amount of fire losses incurred during the year	518,030 09

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$124,250 00
Virginia	62,125 00
Georgia.....	28,187 00
North Carolina	12,425 00
Oregon.....	62,125 00

Business in the State of New York during the year.

Fire risks written	\$27,735,301 53
Premiums received	171,161 17
Losses paid	105,056 23
Amount of losses incurred	98,463 05
Amount of taxes paid to various fire departments	2,373 86
Amount paid the Comptroller for taxes on premiums	1,221 76

NORWICH UNION FIRE INSURANCE SOCIETY.

NORWICH, ENGLAND.

CHAS. P. FRAME and J. MONTGOMERY HARE, Resident Managers, No. 67 Wall street, N. Y.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$545,000 00	\$671,712 50	
New York City bonds.....	162,000 00	197,110 00	
New York Central and H. R. R R. bonds.....	75,000 00	103,125 00	
Total par and market values.....	\$782,000 00	\$971,947 50	
Cash in office, \$509.37; in bank, \$154,919.97; total.....			\$971,947 50
Interest due and accrued on stocks and bonds.....			155,429 34
Premiums in due course of collection.....			10,606 67
All other assets.....			19,603 79
			26 93
Aggregate amount of all actual, available Assets.....			<u>\$1,157,614 23</u>

II. LIABILITIES.

Total amount of claims for losses.....	\$87,723 86	
Deduct reinsurance thereon.....	4,943 35	
Net amount of unpaid losses and claims.....		\$82,780 51
Unearned premiums, at 50 per cent of premium on fire risks running one year or less.....	\$305,446 66	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	178,668 87	
Total unearned premiums.....		484,115 53
Salaries and other miscellaneous expenses, due and accrued.....		1,000 00
Total Liabilities.....		<u>\$567,896 04</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$903,713 89	
Deduct reinsurance, rebate and return premiums.....	150,590 44	
Net cash received for premiums (all fire).....		\$753,123 45
Interest and dividends received from all sources.....		39,030 19
Received from home office.....	\$5,950 00	
Aggregate Income received during the year in cash.....		<u>\$792,153 64</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$488,661 58	
Deduct salvages and reinsurances.....	30,829 34	
Net amount paid for losses (all fire).....		\$457,832 24
Commissions and brokerage.....		127,063 07
Salaries and other charges of officers, clerks and other employes...		50,473 28
State, national and local taxes.....		16,677 18
All other payments.....		48,514 58
Returned to home office.....	\$53,854 13	
Aggregate Expenditures during the year in cash.....		<u>\$706,560 35</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$85,374,190	\$845,632 44
Written or renewed in 1885.....	92,688,591	898,171 48
Totals.....	\$178,062,781	\$1,743,803 92
Deduct expirations and cancellations	82,184,513	775,197 86
In force December 31, 1885.....	\$95,878,268	\$968,606 06
Deduct amount reinsured.....	3,474,788	30,267 83
Net amount in force	\$92,403,480	\$938,338 23

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$55,840,753	\$610,893 32	1—2	\$305,446 66
1884.....	Two years.....	602,206	5,197 09	1—4	1,299,27
1885.....		694,389	5,535 09	3—4	4,151 31
1883.....	Three years.....	6,447,197	56,016 38	1—6	9,336 06
1884.....		7,976,750	68,059 29	1—2	34,029 64
1885.....		8,552,613	73,963 14	5—6	61,635 95
1883.....	Four years.....	170,825	433 06	3—8	162 39
1884.....		105,851	1,038 05	5—8	648 75
1885.....		158,875	1,328 94	7—8	1,162 77
1881.....	Five years.....	1,429,748	13,314 78	1—10	1,331 48
1882.....		2,253,049	19,941 71	3—10	5,982 51
1883.....		2,584,050	24,876 62	1—2	12,438 31
1884.....		2,623,897	27,381 01	7—10	19,166 70
1885.....		2,963,247	30,359 75	9—10	27,323 73
Totals		\$92,403,480	\$938,338 23	.....	\$484,115 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company from United States branch.....	\$3,631,415 00
Total losses paid since organization from United States branch	2,035,238 64
Total amount of fire losses incurred during the year.....	455,011 47

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$100,000 00
Oregon.....	50,000 00
Georgia.....	25,000 00
Virginia.....	33,000 00

Business in the State of New York during the year.

Fire risks written.....	\$27,888,742 00
Premiums received.....	162,404 03
Losses paid.....	102,030 41
Amount of losses incurred.....	96,502 48
Amount of taxes paid to various fire departments.....	2,404 66
Amount paid the Comptroller for taxes on premiums.....	1,221 25

PHENIX ASSURANCE COMPANY.

LONDON, ENGLAND.

ALEXANDER D IRVING, Resident Manager, No. 67 Wall street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.	\$1,243,000 00	\$1,506,270 00	\$1,506,270 00
Cash in bank.			138,767 52
Interest due and accrued on stocks and bonds.			10,100 00
Premiums in due course of collection.			89,603 06
Aggregate amount of all actual, available Assets.			\$1,744,740 58

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$30,413 00	
Losses unadjusted, including all reported and supposed losses.	191,197 00	
Losses resisted, including interest, costs and expenses.	30,200 00	
Total amount of claims for losses.	\$251,810 00	
Deduct reinsurance thereon.	83,323 00	
Net amount of unpaid losses and claims.		\$168,487 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.	\$557,993 23	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.	480,894 50	
Total unearned premiums.		1,038,887 73
Total Liabilities.		\$1,207,374 73

III. INCOME DURING THE YEAR.

Gross cash premiums received.	\$2,263,209 80	
Deduct reinsurance, rebate and return premiums.	448,504 86	
Net cash received for premiums (all fire).		\$1,814,704 94
Interest and dividends received from all sources.		48,665 30
Received from home office.	\$198,307 25	
Aggregate Income received during the year in cash.		\$1,863,370 24

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.	\$1,148,528 48	
Deduct salvages and reinsurances.	98,000 62	
Net amount paid for losses (all fire).		\$1,050,520 86
Commissions and brokerage.		352,058 45
Salaries and other charges of officers, clerks and other employes.		86,713 41
State, national and local taxes.		41,312 64
All other payments.		122,796 00
Returned to home office.	\$179,588 92	
Aggregate Expenditures during the year in cash.		\$1,653,401 42

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$172,096,095	\$1,593,513 75
Written or renewed in 1885.....	312,227,136	2,266,727 77
Totals.....	\$484,323,231	\$3,860,241 52
Deduct expirations and cancellations.....	241,007,737	1,590,815 52
In force December 31, 1885.....	\$243,315,494	\$2,269,426 00
Deduct amount reinsured	19,018,772	136,532 81
Net amount in force.....	\$224,296,722	\$2,132,893 19

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned	Premiums unearned.
1885.....	One year or less.....	\$111,875,399	\$1,144,274 33	1—2	\$557,993 23
1884.....	Two years.....	6,210,534	47,957 81	1—4	11,939 45
1885.....		2,273,912	26,166 87	3—4	19,625 16
1883.....	Three years.....	16,151,985	138,350 96	1—6	23,058 49
1884.....		19,153,127	159,754 13	1—2	79,877 06
1885.....	Four years.....	18,768,071	143,005 89	5—6	119,171 58
1882.....		360,756	3,448 47	1—8	431 06
1883.....	Five years.....	458,868	4,141 87	3—8	1,553 20
1884.....		701,545	5,175 61	5—8	3,234 76
1885.....	Six years.....	399,968	3,644 47	7—8	3,188 91
1881.....		8,635,482	80,530 09	1—10	8,053 00
1882.....	Seven years.....	11,948,554	105,059 35	3—10	31,517 80
1883.....		12,283,096	120,119 00	1—2	60,059 50
1884.....	Eight years.....	8,257,591	80,801 62	7—10	56,561 13
1885.....		6,747,784	68,903 18	9—10	62,012 86
1884.....	Nine years.....	19,300	206 52	9—12	154 89
1880.....		18,000	697 77	3—14	149 52
1881.....	Ten years.....	800	12 00	5—14	4 29
1882.....		18,000	305 00	7—14	152 50
1884.....	Eleven years.....	4,500	42 50	11—14	33 40
1879.....		3,500	245 00	.....	22 81
1884.....	Twelve years.....	5,950	50 75	17—20	43 13
Totals.....		\$224,296,722	\$2,132,893 19	.....	\$1,038,887 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$6,360,219 65
Total losses paid since organization.....	3,795,693 43
Total amount of fire losses incurred during the year.....	1,045,594 86

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	\$123,125 00
Virginia.....	24,625 00
North Carolina.....	12,312 50
Georgia.....	30,781 25
Oregon.....	61,062 50

Business in the State of New York during the year.

Fire risks written.....	\$47,540 565 37
Premiums received.....	262,396 41
Losses paid.....	165,516 14
Amount of losses incurred.....	150,931 00
Amount of taxes paid to various fire departments.....	3,592 70
Amount paid the Comptroller for taxes on premiums.....	1,882 17

QUEEN INSURANCE COMPANY.

LIVERPOOL, ENGLAND.

JAMES A. MACDONALD, Resident Manager, No. 37 Wall street, New York.

I. ASSETS.

Market value of real estate owned; unincumbered \$357,928 92

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$756,300 00	\$922,164 37
Mississippi State bonds	20,000 00	20,000 00
New York, Lackawanna and Western R. R. bonds	100,000 00	109,139 89
Chicago and Southwestern R. R. bonds	10,000 00	12,750 00
North Wisconsin R. R. bonds	10,000 00	12,750 00
Chicago, Burlington and Quincy R. R. bonds	10,000 00	13,450 00
Chicago, Rock Island and Pacific R. R. bonds	5,000 00	6,600 00
Fremont, Elkhorn and Missouri R. R. bonds	10,000 00	11,450 00
Chicago, Mil. and St. Paul (Dubuque division) R. R. bonds	10,000 00	11,300 00
Chicago, Mil. and St. Paul (Chicago and Pacific W. division) R. R. bonds	10,000 00	10,300 00
Chicago, Mil. and St. Paul (Wis. and Minn. division) R. R. bonds	10,000 00	10,270 00
Chicago and Northwestern R. R. bonds	10,000 00	10,187 75
Baltimore and Ohio R. R. bonds	10,000 00	10,737 50
Pennsylvania Company R. R. bonds	10,000 00	10,275 00
Farmers' Loan and Trust Co. stock	10,000 00	40,000 00
Total par and market values	<u>\$991,300 00</u>	<u>\$1,212,005 01</u>
Cash in office, \$14,150.91; in bank, \$226,280.29; total		240,431 20
Interest due and accrued on stocks and bonds		11,797 99
Premiums in due course of collection		16,506 30
Rents due and accrued		2,866 70
Aggregate amount of all actual, available Assets.		<u><u>\$1,841,536 12</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$51,289 89
Losses unadjusted, including all reported and supposed losses	67,457 73
Losses resisted, including interest, costs and expenses	32,538 89
Total amount of claims for losses	<u>\$151,286 51</u>
Deduct reinsurance thereon,	12,943 48
Net amount of unpaid losses and claims	\$138,343 03
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$531,419 94
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	446,242 87
Total unearned premiums	977,662 81
Total Liabilities	<u><u>\$1,116,005 84</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,669,867 95
Deduct reinsurance, rebate and return premiums	403,830 66
Net cash received for premiums (all fire)	\$1,266,037 29
Interest and dividends received from all sources	45,092 48
Received for rent	10,265 33
Aggregate Income received during the year in cash.	<u><u>\$1,321,395 10</u></u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$892,086 76
Deduct salvages and reimbursements	63,787 28
Net amount paid for loss (all fire)	\$828,299 48
Commissions and brokerage	176,901 81
Salaries and other charges of officers, clerks and other employes...	82,963 24
State, national and local taxes	38,524 78
All other payments	76,975 00
Returned to home office	\$49,904 02
Aggregate Expenditures during the year in cash	\$1,203,664 31

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$157,142,903	\$1,649,889 78
Written or renewed in 1885	153,673,267	1,666,898 28
Totals	\$310,816,170	\$3,316,788 06
Deduct expirations and cancellations	132,270,986	1,394,940 02
In force December 31, 1885	\$178,545,184	\$1,921,848 04
Deduct amount reinsured	6,062,296	58,868 60
Net amount in force	\$172,482,888	\$1,862,979 35

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$90,568,954	\$1,062,839 91	1—2	\$531,419 94
1884	Two years	1,471,681	5,365 83	1—4	1,311 45
1883		408,636	3,655 99	3—4	2,741 98
1883	Three years	11,347,939	104,890 12	1—6	17,431 67
1884		14,392,695	124,688 00	1—2	62,343 99
1885	Four years	15,480,355	146,904 72	5—6	122,420 60
1882		179,968	1,658 44	1—8	207 30
1883	Five years	313,058	3,108 06	3—8	1,165 50
1881		1,719,643	8,357 42	5—8	5,223 29
1885	Six years	333,784	3,772 93	7—8	3,301 31
1881		4,202,406	46,926 72	1 10	4,692 67
1882	Seven years	6,514,615	68,100 28	3—10	20,430 08
1883		7,205,825	77,024 88	1—2	38,512 43
1884	Eight years	8,515,788	93,683 92	7 10	65,578 69
1885		9,827,541	112,002 13	9—10	100,801 91
Totals		\$172,482,888	\$1,862,979 35		\$977,662 81

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$16,508,301 00
Total losses paid since organization	10,688,430 00
Total amount of fire losses incurred during the year	814,150 42

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio	\$123,125 00
Oregon	61,562 50
Virginia	61,562 50
Georgia	30,781 25
North Carolina	12,312 50
Mississippi	26,156 25
Dakota	30,781 25

Business in the State of New York during the year.

Fire risks written	\$33,960,050 00
Premiums received	182,957 58
Losses paid	80,669 49
Amount of losses incurred	88,000 91
Amount of taxes paid to various fire departments	2,920 63
Amount paid the Comptroller for taxes on premiums	1,425 95

ROYAL INSURANCE COMPANY.

LIVERPOOL, ENGLAND

EDWARD F. BEDDALL, Resident Manager, No 50 Wall street, New York.

I. ASSETS

Market value of real estate owned, unincumbered \$1,776,801 58

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$1,760,000 00	\$2,315,058 75	2,315,058 75
Cash in office, \$796.14; in bank, \$279,414.93, total.....			280,211 07
Interest due and accrued on stock and bonds.....			48,100 00
Premiums in due course of collection.....			290,130 01
All other assets.....			3,097 77

Aggregate amount of all actual, available Assets..... \$4,712,899 16

II LIABILITIES

Losses adjusted and unpaid, due and to become due.....	\$13,298 20
Losses unadjusted, including all reported and supposed losses.....	171,731 99
Losses resisted, including interest, costs and expenses.....	60,062 14

Total amount of claims for losses.....	\$245,092 33
Deduct reinsurance thereon.....	63,188 26

Net amount of unpaid losses and claims \$181,904 07

Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$947,339 94
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	922,764 95

Total unearned premiums.....	1,870,104 89
Amount reclaimable on perpetual fire policies.....	68,360 81
Net premiums reserve and all other liabilities except capital, under the life insurance or any other special department.....	136,675 00
Salaries and other miscellaneous expenses, due and accrued.....	1,195 98
All other liabilities, viz.: Taxes, \$12,879.77; commissions and brokerage, \$44,258 14; return premiums, \$2,726 22; reinsurance premiums due, \$59,366.39; total.....	119,230 52

Total Liabilities..... \$2,377,471 27

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,176,885 31
Deduct reinsurance, rebate and return premiums.....	723,668 54

Net cash received for premiums (all fire).....	\$2,453,216 77
Interest and dividends received from all sources.....	97,304 15
Received for rent.....	74,717 54
Deposit premiums received on perpetual fire risks.....	\$6,248 30
Received from home office.....	105,462 37

Aggregate Income received during the year in cash..... \$2,625,238 46

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,611,801 62
Deduct salvages and reinsurances.....	177,829 22

Net amount paid for losses (all fire)..... \$1,434,062 40

Commissions and brokerage	\$437,242 17
Salaries and other charges of officers, clerks and other employes ..	157,230 97
State, national and local taxes.....	59,448 39
All other payments.....	123,520 64
Deposit premiums returned on perpetual fire risks.....	\$1,560 93
Returned to home office.....	313,534 94

Aggregate Expenditures during the year in cash..... \$2,211,504 57

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$352,784,394 02	\$3,574,197 54
Written or renewed in 1885.....	341,760,032 67	3,209,554 06
Totals	\$694,494,426 69	\$6,783,751 60
Deduct expirations and cancellations.....	299,294,799 37	2,805,553 95
In force December 31, 1885.....	\$395,199,627 32	\$3,978,197 65
Deduct amount reinsured.....	38,556 667 87	302,941 49
Net amount in force.....	<u>\$356,642,959 45</u>	<u>\$3,675,256 16</u>

Recapitulation of Fire Risks and Premiums.

Year written	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$181,187,237 82	\$1,894,679 88	1-2	\$347,339 94
1884.....	Two years.....	6,147,529 71	57,173 96	1-4	14,293 49
1885.....		2,658,346 05	24,560 41	3-4	18,420 21
1883.....	Three years.....	25,668,336 79	238,233 05	1-6	39,705 51
1884.....		26,963,724 07	236,700 57	1-2	118,350 23
1885.....	Four years.....	29,788,492 46	279,053 71	5-6	232,544 76
1882.....		870,036 00	9,908 23	1-8	1,238 53
1883.....	Five years.....	856,147 35	9,273 58	3-8	3,477 59
1884.....		699,385 89	6,730 19	5-8	4,206 37
1885.....	Six years.....	589,265 25	11,908 09	7-8	10,419 58
1881.....		11,453,690 16	123,981 01	1-10	12,398 10
1882.....	Seven years.....	17,906,316 11	178,684 25	3-10	53,605 27
1883.....		17,371,478 13	176,497 34	1-2	88,248 67
1884.....	Eight years.....	15,910,816 41	189,355 55	7-10	132,548 88
1885.....		15,463,032 26	182,000 73	9-10	163,800 66
	Nine years.....	315,750 00	4,075 66	.....	1,299 50
	Ten years.....	2,273,450 00	38,428 80	.....	19,386 73
	Eleven years.....	6,000 00	2,175 00	.....	1,767 19
	Twelve years.....	12,000 00	300 00	.....	216 67
	Thirteen years.....	498,924 99	11,402 40	.....	6,757 68
	Fourteen years.....	500 00	8 75	.....	8 35
	Fifteen years.....	2,500 00	125 00	.....	70 83
Totals.....		<u>\$356,642,959 45</u>	<u>\$3,675,256 16</u>	.....	<u>\$1,870,104 89</u>

Answers to General Interrogatories.

Total amount of fire losses incurred during the year..... \$1,327,539 68

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio	\$123,125
Virginia.....	66,875
Georgia.....	33,500
North Carolina.....	13,500
Oregon.....	67,500

Business in the State of New York during the year.

Fire risks written.....	102,040,694 00
Premiums received.....	\$644,444 55
Losses paid.....	328,992 58
Amount of losses incurred.....	294,199 58
Amount of taxes paid to various fire departments.....	5,146 76
Amount paid the Comptroller for taxes on premiums.....	<u>2,409 92</u>

SCOTTISH UNION AND NATIONAL INSURANCE COMPANY.

EDINBURGH, SCOTLAND.

M. BENNETT, JR., Resident Manager, Hartford, Conn.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$353,000 00
Interest due and unpaid on bond and mortgage loans.....	7,382 37

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$405,000 00	\$498,150 00	
County of Middlesex debentures.....	50,000 00	57,875 00	
City of Toronto bonds.....	61,185 00	64,798 00	
Ontario Railway subsidy bonds.....	51,912 00	29,194 40	
Total par and market values	<u>\$568,097 00</u>	<u>\$650,317 40</u>	
Cash in office, \$642.49; in bank, \$78,056.38; total.....			78,698 87
Interest due and accrued on stocks and bonds.....			4,050 00
Premiums in due course of collection.....			59,770 34
Aggregate amount of all actual, available Assets.....			<u><u>\$1,153,218 98</u></u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$23,597 00
Losses unadjusted, including all reported and supposed losses.....	15,000 00
Losses resisted, including interest, costs and expenses	10,000 00
Net amount of unpaid losses and claims.....	\$48,597 00
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less	\$246,268 88
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	76,191 16
Total unearned premiums.....	322,460 04
Total Liabilities.....	<u><u>\$371,057 04</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$755,957 13
Deduct reinsurance, rebate and return premiums.....	381,212 80
Net cash received for premiums (all fire).....	\$374 744 33
Interest received on bonds and mortgages.....	16,884 47
Interest and dividends received from all other sources	24,930 12
Aggregate Income received during the year in cash.....	<u><u>\$416,558 92</u></u>

IV. EXPENDITURES DURING THE YEAR

Net amount paid for losses (all fire). ..	\$243,635 23
Commissions and brokerage ..	54,201 09
Salaries and other charges of officers, clerks and other employes ..	27,939 00
State, national and local taxes	10,227 78
All other payments.....	15,805 40
Returned to home office.	\$31,079 91
Aggregate Expenditures during the year in cash	<u><u>\$351,808 41</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$50,515,764	\$590,092 73
Written or renewed in 1885	61,285,189	746,735 13
Totals	\$112,803,952	\$1,336,830 86
Deduct expirations and cancellations	58,125,573	651,705 42
In force December 31, 1885	\$54,678,379	\$685,125 44
Deduct amount reinsured	4,340,799	52,967 81
Net amount in force	\$50,297,580	\$632,157 63

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$38,725,262	\$492,537 76	1—2	\$246,268 88
1884	Two years	73,700	1,305 59	1—4	326 40
1885		259,972	2,381 51	3—4	1,786 13
1883	Three years	2,270,030	21,848 52	1—6	4,141 42
1884		2,721,621	33,955 36	1—2	16,977 68
1885		3,217,737	35,488 34	5—6	30,573 61
1882	Four years	19,200	77 50	1—8	9 69
1883		7,800	176 91	3—8	66 31
1884		23,400	247 34	5—8	154 59
1885		22,925	294 84	7—8	257 99
1881	Five years	570,520	7,142 69	1—10	714 27
1882		558,280	7,093 24	3—10	2,127 97
1883		520,755	7,336 40	1—2	3,608 20
1884		613,691	9,787 97	7—10	6,851 58
1885		692,687	9,483 66	9—10	8,535 29
Totals		\$50,297,580	\$632,157 63		\$322,460 04

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$1,892,607 96
Total losses paid since organization	4,104,442 15
Total amount of fire losses incurred during the year	243,770 67

Business in the State of New York during the year.

Fire risks written	\$7,231,200 00
Premiums received	74,820 65
Losses paid	49,430 89
Amount of losses incurred	46,101 69

SUN FIRE OFFICE.

LONDON, ENGLAND.

U. S. GILBERT, Resident Manager, Watertown, N. Y.

I. ASSETS.

Market value of real estate owned, unincumbered	\$20,000 00
Loans on bond and mortgage (first liens)	1,014,000 00
Interest accrued thereon	7,875 00

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$400,000 00	\$422,125 00
Cash in office, \$4,280.25; in bank, \$25,838.25; total		30,118 50
Interest due and accrued on stocks and bonds		2,100 00
Interest due and accrued on bank balances		90 71
Premiums in due course of collection		202,183 13
Bills receivable, not matured, taken for premiums		13,868 95

Aggregate amount of all actual, available Assets. \$1,712,561 29

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$41,260 00	
Losses unadjusted, including all reported and supposed losses	47,260 00	
Losses resisted, including interest, costs and expenses	16,765 00	
Net amount of unpaid losses and claims		\$105,225 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$353,265 34	
Unearned premiums, <i>pro-rata</i> , on fire risks running more than one year	725,721 00	
Total unearned premiums		1,078,986 34
Total Liabilities		<u>\$1,184,211 34</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,418,582 90	
Deduct reinsurance, rebate and return premiums	286,825 01	
Net cash received for premiums (all-fire)		\$1,161,757 89
Interest received on bonds and mortgages		46,696 11
Interest and dividends received from all other sources		15,424 51
Received from home office	\$297,200 00	
Aggregate Income received during the year in cash		<u>\$1,223,878 51</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$809,145 18	
Deduct salvages and reinsurances	9,757 93	
Net amount paid for losses (all-fire)		\$799,387 25
Commissions and brokerage		216,080 55
Salaries and other charges of officers clerks and other employes		88,392 39
State, national and local taxes		31,032 49
All other payments		127,686 42
Returned to home office	\$44,721 73	
Aggregate Expenditures during the year in cash		<u>\$1,262,779 10</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$197,229,796	\$1,956,450 35
Written or renewed in 1885	146,414,603	1,463,293 94
Totals	\$343,644,399	\$3,419,753 29
Deduct expirations and cancellations	134,174,084	1,395,542 71
In force December 31, 1885	\$209,470,315	\$2,024,210 58
Deduct amount reinsured	2,982,081	21,635 19
Net amount in force	<u>\$206,488,234</u>	<u>\$2,002,575 39</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less	\$71,852,802	\$706,530 68	1—2	\$353,265 34
1883	Three years	27,903,982	251,734 79	1—6	41,955 80
1884		35,311,873	319,579 32	1—2	159,780 66
1885		32,372,821	294,573 95	5—6	245,478 29
1881		1,094,493	15,256 28	1—10	1,535 63
1882	Five years	3,724,823	66,024 56	3—10	19,807 36
1883		6,188,598	71,222 58	1—2	35,611 29
1884		13,741,294	141,674 64	7—10	99,172 21
1885		12,297,528	135,978 59	9—10	122,380 73
Totals		<u>\$206,488,234</u>	<u>\$2,002,575 39</u>		<u>\$1,078,986 34</u>

Answers to General Interrogatories.

Total premiums received since the organization of the United States branch of the Company.....	\$4,049,071 51
Total losses paid since organization of the United States branch	2,504,987 16
Total amount of the losses incurred during the year.....	753,337 00

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

North Carolina	\$24,625 00
Ohio	104,800 00
Virginia	10,400 00
Georgia	26,050 00

Business in the State of New York during the year

Fire risks written.....	\$33,388,840 00
Premiums received.....	278,166 00
Losses paid	172,304 00
Amount of losses incurred.....	165,993 00
Amount of taxes paid to various fire departments.....	2,036 95

TRANSATLANTIC FIRE INSURANCE COMPANY.

HAMBURG, GERMANY.

E. HARBERS, Resident Manager, No. 62 Liberty street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$325,000 00	\$403,406 25	\$403,406 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mo., Kan. & Texas R. R. Co. bonds,	\$22,000 00	\$25,410 00 |	\$50,000 00	
Louisville & Nashville R. R. Co. bds.	34,000 00	34,000 00 |		
Total amounts.....	\$56,000 00	\$59,410 00	\$50,000 00	50,000 00
Cash in bank ..				12,785 22
Premiums in due course of collection				18,163 89
Aggregate amount of all actual, available Assets.				\$484,355 36

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$14,628 26
Losses unadjusted, including all reported and supposed losses.....	14,129 15
Losses resisted, including interest, costs and expenses.....	2,950 00
Net amount of unpaid losses and claims.....	\$31,707 35
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$110,518 33
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	33,230 23
Total unearned premiums.....	143,748 56
Total Liabilities.....	\$175,455 91

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$283,937 47
Deduct reinsurance, rebate and return premiums.....	33,233 63
Net cash received for premiums (all fire).....	\$250,703 84
Interest and dividends received from all sources.....	14,088 19
Aggregate Income received during the year in cash.....	<u>\$264,792 03</u>

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$147,807 33
Commissions and brokerage.....	46,654 28
Salaries and other charges of officers, clerks and other employes...	19,140 96
State, national and local taxes.....	4,555 91
All other payments.....	17,802 64
Returned to home office:	\$27,909 36
Aggregate Expenditures during the year in cash.....	<u>\$235,961 12</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$21,623,664	\$277,979 09
Written or renewed in 1885	21,250,373	282,299 57
Totals.....	\$42,874,037	\$560,278 66
Deduct expirations and cancellations.....	21,248,143	279,769 71
Net amount in force.....	<u>\$21,625,894</u>	<u>\$280,508 95</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$16,503,423	\$221,036 66	1-2	\$110,518 33
1884.....	Two years.....	159,836	1,027 17	1-4	256 79
1885.....		236,015	1,813 79	3-4	1,360 34
1883.....	Three years.....	937,400	11,493 70	1-6	1,915 62
1884.....		1,523,270	18,174 10	1-2	9,087 05
1885.....	Four years.....	1,641,855	20,281 39	5-6	16,901 16
1882.....		10,000	110 25	1-8	13 78
1883.....	Five years.....	8,950	72 05	3-8	27 02
1884.....		26,400	164 38	5-8	102 74
1885.....	Six years.....	11,100	59 55	7-8	52 11
1881.....		98,500	989 67	1-10	98 97
1882.....	Seven years.....	92,800	1,222 83	3-10	366 85
1883.....		95,778	1,262 30	1-2	631 15
1884.....	Eight years.....	92,217	1,376 23	7-10	963 36
1885.....		188,350	1,645 33	9-10	1,480 85
Totals.....		<u>\$21,625,894</u>	<u>\$280,508 95</u>		<u>\$143,748 56</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$1,850,003 21
Total losses paid since organization.....	1,174,122 99
Total amount of fire losses incurred during the year.....	<u>153,128 46</u>

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Ohio.....	<u>\$124,123</u>
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Business in the State of New York during the year.

Fire risks written.....	\$4,862,555 00
Premiums received.....	41,239 88
Losses paid.....	21,771 92
Amount of losses incurred.....	23,138 52
Amount of taxes paid to various fire departments.....	703 67
Amount paid the Comptroller for taxes on premiums.....	<u>840 27</u>

UNITED FIRE REINSURANCE COMPANY (LIMITED).

MANCHESTER, ENGLAND.

WILLIAM WOOD, Resident Manager, No. 28 Nassau street, New York.

I. ASSETS

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$850,000 00	\$481,375 00	
Missouri Pacific R. R. Co. bonds.....	50,000 00	57,250 00	
New York Elevated R. R. Co. bonds.....	50,000 00	63,750 00	
St. Louis and Iron Mountain R. R. Co. bonds.....	50,000 00	56,000 00	
Chicago, Mil. and St. Paul R. R. Co. bonds.....	50,000 00	58,500 00	
Total par and market values.....	\$550,000 00	\$666,875 00	\$666,875 00
Cash in bank.....			11,428 64
Interest due and accrued on stocks and bonds.....			3,500 00
Premiums in due course of collection.....			110,718 68
Aggregate amount of all actual, available Assets.....			\$792,522 32

II. LIABILITIES.

Total amount of claims for losses.....	\$109,005 24	
Deduct reinsurance thereon.....	7,019 32	
Net amount of unpaid losses and claims.....		\$101,983 92
Unearned premiums, at 50 per cent of premiums on fire risks run- ning one year or less.....	\$290,111 00	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	70,828 00	
Total unearned premiums.....		360,939 00
Total Liabilities.....		\$462,922 92

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$932,372 69	
Deduct reinsurance, rebate and return premiums.....	110,094 19	
Net cash received for premiums (all fire).....		\$822,278 50
Interest received on bonds and mortgages.....		25,300 50
Received from home office.....	\$24,100 00	
Aggregate Income received during the year in cash.....		\$847,579 00

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$681,299 07	
Deduct salvages and reinsurances.....	37,898 88	
Net amount paid for losses (all fire).....		\$593,405 69
Commissions and brokerage.....		204,069 60
Salaries and other charges of officers, clerks and other employes, and all office expenses.....		34,605 12
Aggregate Expenditures during the year in cash.....		\$832,140 41

V. MISCELLANEOUS.
Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884.....	\$62,949,839	\$740,087 00
Written or renewed in 1885.....	80,585,350	932,328 00
Totals	\$143,535,189	\$1,672,415 00
Deduct expirations and cancellations.....	87,253,528	967,318 00
Net amount in force.....	\$56,281,661	\$705,097 00

Recapitulation of Fire Risks and Premiums.

Year written.		Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less	\$46,127,625	\$580,222 00	1—2	\$290,111 00
1884.....	Two years.....	72,262	1,676 00	1—4	419 00
1885.....		746,258	5,370 00	3—4	4,027 00
1883.....		64,426	12,246 00	1—6	2,041 00
1884.....	Three years.....	83,598	16,327 00	1—2	8,164 00
1885.....		3,057,819	31,416 00	5—6	26,180 00
1882.....		258,418	3,918 00	1—8	490 00
1883.....	Four years.....	104,354	1,269 00	3—8	476 00
1884.....		138,459	1,817 00	5—8	1,135 00
1885.....		153,327	2,048 00	7—8	1,792 00
1881.....	Five years... ..	526,813	5,411 00	1—10	541 00
1882.....		2,189,328	17,943 00	3—10	5,383 00
1883.....		368,275	3,547 00	1—2	1,773 00
1884.....	Six years	831,438	6,460 00	7—10	4,522 00
1885.....		1,156,712	12,781 00	9—10	11,503 00
1881.....		402,549	2,646 00	.....	2,382 00
1882.....	Seven years				
1883.....	Ten years.....				
Total		\$56,281,661	\$705,097 00	.....	\$360,939 00

Business in the State of New York during the year.

Fire risks written.....	\$16,067,544 00
Premiums received.....	114,231 00
Losses paid.....	71,350 00
Amount of losses incurred.....	79,961 00

WESTERN ASSURANCE COMPANY.

TORONTO, CANADA.

J. J. KENNY, Managing Director, Toronto.

I. ASSETS.

[Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$501,000 00	\$576,232 50
Cash deposit, State of Mississippi	15,000 00	15,000 00
Georgia State bonds	25,000 00	27,000 00
Total par and market values.....	\$541,000 00	\$618,232 50
Cash in office, \$8,351.54; in bank, \$210,378.42; total.....		218,729 96
Premiums in due course of collection.....		63,399 70
Bills receivable, not matured, taken for premiums.....		15,062 51
Aggregate amount of all actual, available Assets		\$915,424 67

Item not admitted as an Available Asset

Office furniture	\$4,859 23
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$61,135 28	
Losses unadjusted, including all reported and supposed losses.....		
Losses resisted, including interest, costs and expenses.....	5,300 00	
Total amount of claims for losses.....	\$66,435 28	
Deduct reinsurance thereon.....	1,000 00	
Net amount of unpaid losses and claims.....		\$65,435 28
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$320,746 39	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	120,684 78	
Unearned premiums, at 50 per cent, on inland navigation risks.....	8,151 49	
Total unearned premiums.....		449,582 66
Total Liabilities.....		\$515,017 94

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$1,002,048 33	\$119,122 01	
Deduct reinsurance, rebate and return premiums....	205,550 65	10,518 91	
Net cash received for premiums.....	\$796,497 68	\$108,603 10	
			\$905,100 78
Interest and dividends received from all sources.....			26,643 40
Aggregate Income received during the year in cash.....			\$931,744 18

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$609,974 63	\$61,926 68	
Deduct salvages and reinsurances.....	41,099 53	1,411 69	
Net amount paid for losses.....	\$568,875 10	\$60,514 99	
			\$629,390 09
Commissions and brokerage.....			178,977 10
Salaries and other charges of officers, clerks and other employes...			20,300 00
State, national and local taxes.....			22,625 55
All other payments.....			75,592 63
Aggregate Expenditures during the year in cash.....			\$926,885 37

V. MISCELLANEOUS.

Risks and Premiums:

	Fire risks.	Premiums.	Inland risks.	Premiums.
In force December 31, 1884.....	\$68,190,835	\$955,047 43	\$784,394	\$14,584 69
Written or renewed in 1885.....	66,947,382	993,310 35	18,764,470	116,272 98
Totals.....	\$135,138,217	\$1,958,357 78	\$19,548,864	\$130,857 67
Deduct expirations and cancellations,	71,077,835	1,060,563 15	18,415,316	113,196 55
In force December 31, 1885.....	\$64,060,382	\$897,794 63	\$1,133,548	\$17,661 12
Deduct amount reinsured.....	1,589,254	27,328,62	12,500	1,358 14
Net amount in force.....	\$62,471,128	\$870,466 01	\$1,121,048	\$16,302 98

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$44,262,636	\$641,492 79	1-2	\$320,746 39
1883.....	Three years.....	5,252,849	52,718 87	1-6	8,786 48
1884.....		4,559,692	53,983 94	1-2	26,991 97
1885.....		4,162,130	58,213 28	5-6	48,511 07
1881.....		593,480	8,562 49	1-10	856 25
1882.....	Five years.....	651,209	9,337 54	3-10	2,801 27
1883.....		878,945	14,001 44	1-2	7,000 72
1884.....		989,467	16,015 42	7-10	11,210 80
1885.....		1,120,720	16,140 24	9-10	14,526 22
Totals.....		\$62,471,128	\$870,466 01		\$441,431 17

Answers to General Interrogatories

Total premiums received since the organization of the Company.....	\$7,520,296 77
Total losses paid since organization.....	5,025,548 80
Total amount of fire losses incurred during the year.....	545,036 77
Total amount of inland losses incurred during the year.....	59,747 05

Business in the State of New York during the year.

	Fire.	Inland.
Risks written	\$7,062,788 00	\$6,498,519 00
Premiums received	101,967 01	15,837 73
Losses paid	47,879 27	12,987 19
Amount of losses incurred.....	40,575 74	9,589 55

NEW YORK STATE JOINT-STOCK AND MUTUAL MARINE INSURANCE COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE JOINT-STOCK AND MUTUAL MARINE INSURANCE COMPANIES OF THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1885.



ATLANTIC MUTUAL INSURANCE COMPANY.

No. 51 WALL STREET, NEW YORK.

[Incorporated and commenced business April 11, 1842.]

JOHN D. JONES, *President.*

JOSEPH H. CHAPMAN, *Secretary.*

I. ASSETS.

Market value of real estate owned, unincumbered \$250,000 00.

Stocks, Bonds, &c., owned by the Company

	Par value.	Marked value.
United States bonds	\$8,300,000 00	\$7,298,000 00
American Exchange Bank stock	75,800 00	69,120 00
Bank of America stock	100,000 00	100,000 00
Bank of Commerce stock	64,100 00	64,100 00
Bank of New York stock	65,700 00	65,700 00
Leather Manufacturers' Bank stock	15,600 00	15,600 00
Merchants' Bank stock	70,150 00	70,150 00
Mechanics' Bank stock	47,675 00	47,675 00
Manhattan Co. Bank stock	18,000 00	18,000 00
Market Bank stock	22,500 00	22,500 00
Phenix Bank stock	41,100 00	36,990 00
New York State stock	45,000 00	45,000 00
New York City stock	300,000 00	280,000 00
New York Central and Hudson R. R. Co. stock	100,000 00	80,000 00
New York County bonds	100,000 00	100,000 00
New York Central Railroad Co. bonds	139,000 00	118,150 00
New York, Lake Erie and Western Railway Co. bds.	100,000 00	80,000 00
New Orleans, Jackson and Great No. R. R. Co. bds.	10,000 00	10,000 00
Delaware and Hudson Canal Co. bonds	50,000 00	45,000 00
Brooklyn City Park bonds	102,000 00	109,800 00
Jersey City Water bonds	100,000 00	100,000 00
District of Columbia bonds	369,000 00	258,300 00

Total par and market values \$10,819,725 00 *\$9,034,685 00

9,034,685 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds	\$60,000 00	\$67,500 00	\$60,000 00
Importers and Traders' Bank stock	2,000 00	7,500 00	2,500 00
St. L. and Iron Mountain R'y Co. bds	20,000 00	21,000 00	22,000 00
Consolidated Gas Co. of N. Y. stock	10,000 00	10,000 00	
Central Park, North and East River R. R. Co. stock	5,000 00	7,000 00	5,000 00
Adams Express Co. stock	5,000 00	7,000 00	
Chicago and N. W'n R'y Co. stock	4,500 00	4,500 00	9,000 00
Fourth National Bank stock	1,000 00	2,000 00	
Jersey City Water bonds	2,000 00	2,000 00	1,600 00
Rens. and Sar. R. R. Co. stock	90,000 00	140,000 00	
National Bank of Commerce stock	14,000 00	20,000 00	100,000 00
Morris and Essex R. R. Co. stock	8,000 00	10,000 00	2,500 00
Chatham National Bank stock	6,000 00	8,000 00	6,000 00
Brooklyn City R. R. Co. stock	16,530 00	33,000 00	
Rens. and Sar. R. R. Co. stock	35,000 00	50,000 00	80,000 00
Brooklyn Gas-Light Co. stock	31,775 00	37,000 00	

Total amounts \$313,005 00 +\$427,500 00 \$288,600 00

288,600 00

Cash in bank 1,378,897 88

Bills receivable, not matured, taken for premiums 1,508,143 58

Aggregate amount of all actual, available Assets \$12,460,326 46

Items not admitted as Available Assets.

Securities not specified \$280,000 00

* Estimated for the purpose of permanent investment.

† Value estimated for the purpose of temporary security.

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$120,346 09	
Losses unadjusted, including all reported and supposed losses..	1,648,577 91	
Losses resisted, including interest, costs and expenses.....	45,500 00	
Net amount of unpaid losses and claims.....		\$1,814,424 00
Total unearned premiums.		1,426,049 46
Principal unpaid on scrip ordered to be redeemed.....		201,000 00
Interest unpaid to scripholders, due or to become due... ..		15,415 75
All other liabilities, viz. Returned premiums, \$164,687.43; miscellaneous items, \$16,479.17; total.....		180,166 60
Total liabilities, except scrip and surplus.....	\$3,637,055 81	
Outstanding scrip	7,321,390 00	
Surplus beyond all liabilities.....	1,501,880 65	
Aggregate Liabilities, including scrip and surplus.....	\$12,460,326 46	

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$3,794,139 19	
Deduct reinsurance, rebate and return premiums.....	424,727 89	
Net cash received for premiums (all marine).....		\$3,369,411 30
Interest received on bond and mortgages.....		567,633 83
Interest and dividend received from all other sources.....		
Received for rent.....		12,627 78
Income from all other sources.....		40,316 83
Aggregate Income received during the year in cash.....	\$3,989,989 74	

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$1,915,020 67	
Deduct salvages and reinsurances.....	46,705 27	
Net amount paid for losses (all marine).....		\$1,868,315 40
Scrip redeemed in cash, and interest paid on scrip		433,419 80
Commissions and brokerage.		19,735 38
Salaries and other charges of officers, clerks and other employees..		373,343 77
State, national and local taxes.....		51,299 23
Aggregate Expenditures during the year in cash	\$2,746,113 58	

V. MISCELLANEOUS.

Risks and Premiums

	Marine risks.	Premiums.
In force December 31, 1884.....	\$93,772,429	\$1,339,525 10
Written or renewed in 1885.....	334,197,949	3,856,618 66
Totals.....	\$427,970,378	\$5,196,143 76
Deduct expirations and cancellations. .	329,703,912	3,770,094 30
Net amount in force... ..	\$98,266 466	\$1,426,049 46
Amount paid the Comptroller for taxes on premiums.....		\$26,937 40

COMMERCIAL MUTUAL INSURANCE COMPANY.

No. 57 WILLIAM STREET, NEW YORK.

[Incorporated April, 1842; commenced business May 1853.]

W. I. COMES, *President.*

HENRY D. KING, *Secretary.*

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$166,000 00	\$189,000 00
American Exchange Bank stock...	20,000 00	25,600 00
Market Bank stock.....	2,500 00	3,550 00
Corn Exchange Bank stock.....	4,000 00	7,200 00
Park Bank stock.....	10,000 00	15,200 00
Bank of the State of New York stock.....	1,600 00	1,920 00
Gallatin National Bank stock.....	3,300 00	6,105 00
Bank of New York stock.....	3,700 00	6,660 00
Continental Bank stock.....	5,000 00	5,400 00
Merchants' Bank stock.....	6,200 00	7,750 00
St. Nicholas Bank stock.....	7,500 00	8,625 00
Bank of Commerce stock.....	5,400 00	8,532 00
Bank of America stock.....	1,800 00	2,970 00
Nassau Bank stock.....	2,500 00	3,125 00
Newark City bonds.....	13,000 00	15,720 00
City of Louisville bonds.....	15,000 00	16,200 00
Erie Railway bonds.....	10,000 00	11,100 00
Delaware, Lackawanna and West. R.R.Co.bds..	5,000 00	6,850 00
Morris and Essex R. R. Co. bonds.....	35,000 00	41,950 00
Delaware and Hudson Canal Co. bonds.....	15,000 00	19,300 00
Warren R. R. Co bonds.....	9,000 00	11,160 00
Detroit, Gr.Haven and Milwaukee R.R.Co.bds.	900 00	1,035 00
New York,Lackawanna & West. R.R.Co.bds...	10,000 00	12,600 00
Central Railroad of New Jersey bonds.....	24,000 00	25,520 00
Atlantic Mutual Insurance Company scrip.....	116,910 00	118,663 65
Total par and market values.....	\$493,310 00	\$572,300 65

\$572,300 65

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Fulton National Bank stock.....	\$1,500 00	\$1,650 00	\$1,000 00
Bank of America stock.....	1,700 00	2,805 00	2,000 00
Oriental Bank stock.....	5,000 00	7,250 00	5,000 00
Oriental Bank stock.....	975 00	1,413 75	1,200 00
Total amounts... ..	\$9,175 00	\$13,118 75	\$9,200 00

Cash in bank.....	9,200 00
Interest due and accrued on stocks and bonds....	29,021 84
Premiums in due course of collection.....	10,059 60
Bills receivable, not matured, taken for premiums.....	15,032 95
Due for reinsurance on losses paid	47,470 35
	2,738 63

Aggregate amount of all actual, available Assets..... \$685,824 02

Items not admitted as Available Assets.

Coast Wrecking Company's stock.....	\$450 00
Union Mutual Insurance Company's scrip	141 12
Salvages	11,671 72
Total	\$12,262 84

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses..	\$27,905 00
Losses resisted, including interest, costs and expenses.....	8,500 00

Net amount of unpaid losses and claims..... \$36,405 00

Total unearned premiums	\$58,960 54
Principal unpaid on scrip ordered to be redeemed	5,764 20
Interest unpaid to scripholders, due or to become due	7,329 37
All other liabilities, viz.: Return premiums, \$2,084.80; reinsurance premiums to be paid, \$6,488.70; miscellaneous, \$26.61; total.	8,600 11
Total liabilities, except scrip and surplus	\$117,059 22
Outstanding scrip	539,420 00
Surplus beyond all liabilities.	29,344 80
Aggregate Liabilities, including scrip and surplus.	\$685,824 03

III. INCOME DURING THE YEAR.

Gross cash premiums received.	\$271,550 42
Deduct reinsurance, rebate and return premiums.	50,255 52
Net cash received for premiums (all marine).	\$221,294 90
Interest and dividends received from all other sources.	32,315 93
Aggregate Income received during the year in cash.	\$253,610 83

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$244,483 44
Deduct salvages and reinsurances	79,498 40
Net amount paid for losses (all marine).	\$164,985 04
Scrip redeemed in cash, and interest paid on scrip	33,001 20
Commissions and brokerage	10,495 25
Salaries and other charges of officers, clerks and other employes. ...	20,780 00
State, national and local taxes.	4,224 90
All other payments, viz.: Rents, interest off premiums for prepayment, balance of expense account other than above items.	22,501 81
Aggregate Expenditures during the year in cash	\$255,988 20

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.	\$3,665,334	\$78,402 25
Written or renewed in 1885.	21,276,599	252,459 81
Totals	\$24,941,933	\$330,862 06
Deduct expirations and cancellations.	22,702,594	267,972 55
In force December 31, 1885.	\$2,239,339	\$62,889 51
Deduct amount reinsured.	96,487	3,928 97
Net amount in force	\$2,142,852	\$58,960 50

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$14,215,712 29
Total losses paid since organization	8,427,228 54

Business in the State of New York during the year.

Amount paid the Comptroller for taxes on premiums	\$1,293 28
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* GREAT WESTERN (MARINE) INSURANCE COMPANY.

No. 50 WALL STREET, NEW YORK.

(Organized September, 1855; commenced business October, 1855.)

FERDINAND MOTZ, *President*.

WM. T. LOCKWOOD, *Secretary*.

Capital stock of the Company paid up, \$662,080.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$536,000 00	\$676,655 00	\$676,655 00
Cash in office, \$193.19; in bank, \$47,954.56; total.....			\$48,147 75
Interest due and accrued on stocks and bonds.....			9,391 25
Premiums in due course of collection.....			55,987 00
Bills receivable, not matured, taken for premiums....			35,104 06
All other assets.....			19,875 00
Aggregate amount of all actual, available Assets.....			\$845,160 06

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$6,935 00
Losses unadjusted, including all reported and supposed losses.....	68,413 00
Losses resisted, including interest, costs and expenses.....	51,200 00
Total amount of claims for losses.....	\$126,548 00
Deduct reinsurance thereon	33,675 00
Net amount of unpaid losses and claims.....	\$92,873 00
Total unearned premiums.....	54,679 27
Reinsurance due	5,052 01
Principal unpaid on scrip ordered to be redeemed.....	2,600 00
Interest unpaid to scrip holders, due or to become due.....	5,928 51
Cash dividends to stockholders, unpaid.....	1,548 80
Salaries and other miscellaneous expenses, due and accrued	8,000 00
All other liabilities	265 70
Total liabilities, except capital and net surplus.....	\$170,947 29
Joint-stock capital paid up in cash.....	662,080 00
Surplus beyond all liabilities.....	12,132 77
Aggregate Liabilities, including paid up capital and net surplus,	\$845,160 06

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$471,521 03
Deduct reinsurance, rebate and return premiums.....	97,231 14
Net cash received for premiums (all marine).....	\$377,289 89
Interest and dividends received from all sources.....	21,714 96
Aggregate Income received during the year in cash.....	\$405,001 85

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$383,953 21
Deduct salvages and reinsurances.....	61,367 54
Net amount paid for losses (all marine).....	\$322,585 67
Dividends paid	23,241 40
Commissions and brokerage.....	34,698 63

* This company has reinsured its outstanding risks, and retired from business.

Salaries and other charges of officers, clerks and other employes...	\$38,308 52
State, national and local taxes	3,155 46
Aggregate Expenditures during the year in cash	\$421,989 68

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884	\$6,607,047	\$77,987 00
Written or renewed in 1885	38,379,968	439,443 00
Totals	\$44,987,015	\$517,430 00
Deduct expirations and cancellations	43,050,157	457,131 58
In force December 31, 1885	\$1,936,858	\$60,298 42
Deduct amount reinsured	281,039	5,619 15
Net amount in force	\$1,655,819	\$54,679 27

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$38,787,654 00
Total losses paid since organization	27,399,966 82
Total cash dividends declared since the Company commenced business	2,988,257 00
Total amount of the Company's stock owned by the directors at par value	201,480 00
Total amount of marine losses incurred during the year	394,193 47

NEW YORK MUTUAL INSURANCE COMPANY.

No. 61 WILLIAM STREET, NEW YORK.

[Incorporated April 12, 1842, commenced business March 15, 1851.]

T. B. BLEECKER, JR., *President*E. LARAQUE, *Secretary*

ASSETS.

Market value of real estate owned, unincumbered	\$70,000 00
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Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$165,000 00	\$188,187 50
Bank of Commerce bonds	500 00	750 00
Metropolitan Bank bonds	7,500 00	1,875 00
Bank of America bonds	5,000 00	7,500 00
St. Nicholas Bank bonds	10,000 00	11,500 00
Hanover Bank bonds	1,000 00	1,500 00
Phoenix Bank bonds	6,740 00	7,077 00
Park Bank bonds	15,000 00	22,500 00
Bank of Republic bonds	15,000 00	17,250 00
American Exchange bonds	20,000 00	24,000 00
Nassau Exchange bonds	3,750 00	4,725 00
Galveston Exchange bonds	850 00	1,275 00
German American Exchange bonds	11,250 00	11,925 00
Merchants' Exchange bonds	5,050 00	6,565 00
New York Mutual Gas-Light Co. bonds	2,000 00	2,411 23
Forty-second St., Manhattanville and St. Nicholas R. R. Co. bonds	10,000 00	10,790 83
Consolidated Gas-Light Co. bonds	58,500 00	57,915 00
New York Mutual Gas-Light Co. stock	15,000 00	19,500 00
Delaware and Hudson Canal Co. stock	20,000 00	14,400 00
Albany and Schoharie R. R. Co. stock	25,000 00	33,025 00
Utica, Chenango and Susquehanna R. R. Co. stock	20,000 00	22,065 00
Rensselaer and Saratoga R. R. Co. stock	20,000 00	28,975 00
Oswego and Syracuse R. R. Co. stock	11,500 00	17,119 37
Syracuse, Binghamton and N. Y. R. R. Co. stock	10,000 00	12,612 50
New York, Lackawanna and Western R. Co. stock	10,000 00	8,762 50
New York Central and H. R. R. Co. stock	10,000 00	9,000 00
Twenty-third Street Railway Co. stock	15,000 00	8,787 50
Ninth Avenue R. R. Co. stock	10,000 00	14,000 00
Toledo and Warsaw R. R. Co. stock	700 00	200 00
Scrip of sundry Mutual Insurance Companies	14,166 34	18,698 74

Total par and market value

\$508,496 34 \$579,892 17

579,892 17

Cash in bank	\$19,082 39
Interest due and accrued on stocks and bonds.....	4,708 95
Premiums in due course of collection.....	23,700 52
Bills receivable, not matured, taken for premiums ...	13,290 78
Due for reinsurance on losses paid.....	1,735 77

Aggregate amount of all actual, available Assets..... \$717,410 58

Items not Admitted as Available Assets.

Miscellaneous unavallable assets..... \$9,696 40

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$63,880 00
Total unearned premiums... ..	44,416 57
Principal unpaid on scrip ordered to be redeemed.....	12,622 99
Interest unpaid to scripolders, due or to become due.....	19,617 10
All other liabilities, viz.: Return premiums, \$2,393.24; reinsurance, \$1,868 90; sundries, \$1,800; total.....	6,062 14

Total liabilities, except capital and net surplus	\$146,598 80
Outstanding scrip	544,794 00
Surplus beyond all liabilities.....	26,017 78

Aggregate Liabilities, including paid up capital and net surplus, \$717,410 58

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$297,246 60
Deduct reinsurance, rebate and return premiums.....	77,906 01

Net cash received for premiums (all marine)	\$219,340 59
Interest and dividends received from all other sources	31,606 72
Received for rent.. ..	2,325 00
Income from all other sources.....	794 92

Aggregate Income received during the year in cash..... \$254,067 23

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$147,041 90
Deduct salvages and reinsurances.....	18,886 49

Net amount paid for losses (all marine).....	\$128,155 41
Scrip redeemed in cash, and interest paid on scrip.....	32,590 40
Commissions and brokerage.....	13,832 42
Salaries and other charges of officers, clerks and other employes..	13,940 00
State, national and local taxes.....	4,233 48
All other payments, viz.: Interest, advertising, discount on pre- miums, notes and cash premiums.....	13,344 76

Aggregate Expenditures during the year in cash..... \$206,096 47

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.....	\$3,095,824	\$39,262 25
Written or renewed in 1885.....	21,777,628	281,403 84
Totals	\$24,873,452	\$320,666 09
Deduct expirations and cancellations.....	21,510,561	276,249 52
In force December 31, 1885.....	\$3,362,891	\$44,416 57
Deduct amount reinsured	459,034	6,064 78
(Net amount in force.....	\$2,903,857	\$38,351 79

ORIENT MUTUAL INSURANCE COMPANY.

No. 41 WALL STREET, NEW YORK.

[Organized February 18, 1854; commenced business March 1, 1854.]

EUGENE DUTILH, *President*.CHARLES IRVING, *Secretary*.

I. ASSETS.

Market value of real estate owned, unincumbered..... \$450,000 00

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$150,000 00	\$169,125 00	
Atlantic Mutual Ins. Co. scrip.....	4,000 00	4,000 00	
Total par and market values.....	<u>\$154,000 00</u>	<u>\$173,125 00</u>	
Cash in bank.....			173,125 00
Interest due and accrued on stocks and bonds.....			66,182 41
Premiums in due course of collection.....			4,883 77
Bills receivable, not matured, taken for premiums.....			39,255 47
All other assets.....			159,641 74
			<u>6,390 94</u>

Aggregate amount of all actual, available Assets..... \$899,479 33

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$36,720 00
Total unearned premiums.....	77,881 92
Principal unpaid on scrip ordered to be redeemed.....	631 00
Interest unpaid to scrip-holders, due or to become due.....	5,825 61
All other liabilities.....	<u>3,291 31</u>

Total liabilities, except scrip and surplus.....	\$124,349 84
Scrip outstanding.....	593,203 00
Surplus beyond all liabilities.....	<u>181,926 49</u>

Aggregate Liabilities, including scrip and surplus..... \$899,479 33

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$464,963 41
Deduct reinsurance, rebate and return premiums.....	<u>118,862 96</u>
Net cash received for premiums (all marine).....	\$346,100 45
Interest and dividends received from all sources.....	5,273 52
Received for rent.....	<u>27,233 34</u>

Aggregate Income received during the year in cash..... \$378,607 31

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$247,210 87
Deduct salvages and reinsurances.....	<u>40,789 63</u>
Net amount paid for losses (all marine).....	\$206,421 24
Scrip redeemed in cash, and interest paid on scrip.....	719 55
Commissions and brokerage.....	21,324 37
Salaries and other charges of officers, clerks and other employés....	38,350 10
State, national and local taxes.....	12,602 61
All other payments.....	<u>11,208 60</u>

Aggregate Expenditures during the year in cash.. - - - \$290,626 47

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.....	\$8,974,356	\$80,088 62
Written or renewed in 1885.....	55,274,389	435,835 63
Totals	\$64,248,745	\$515,924 25
Deduct expirations and cancellations.....	54,744,299	430,501 45
In force December 31, 1885	\$9,504,446	\$85,422 80
Deduct amount reinsured.....	320,000	7,540 88
Net amount in force	\$9,184,446	\$77,881 92

SUN MUTUAL INSURANCE COMPANY.

No. 3 NASSAU STREET, NEW YORK.

[Incorporated May 22, 1841, commenced business 1841.]

JOHN P. PAULISON, *President*.CHARLES W. WALTON, *Secretary*.

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$400,000 00	\$481,700 00
Cash in bank		29,254 37
Premiums in due course of collection.....		14,401 80
Bills receivable, not matured, taken for premiums.....		13,265 86
All other assets, viz.: Due for reinsurances on losses paid.....		8,000 00
Aggregate amount of all actual, available Assets ...		\$546,622 03

Items not admitted as Available Assets

Claims for reimbursements on losses paid	\$8,500 00
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$3,338 81
Losses unadjusted, including all reported and supposed losses.....	11,689 62
Losses resisted, including interest, costs and expenses	2,000 00
Net amount of unpaid losses and claims	\$17,028 43
Total unearned premiums	25,668 47
Principal unpaid on scrip ordered to be redeemed.....	1,831 00
Interest unpaid to scripholders, due or to become due.....	6,135 86
Other miscellaneous expenses, due and accrued	1,300 00
All other liabilities, viz.: Taxes, \$394.21, commissions and brokerage, \$305.79; return premiums, \$1,509 39, total.....	2,209 39
Total liabilities, except capital and net surplus	\$54,173 15
Joint-stock capital paid up in cash	500,000 00
Aggregate Liabilities, including paid up capital	\$554,173 15

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$185,100 58
Deduct reinsurance, rebate and return premiums	42,966 88
Net cash received for premiums (all marine)	\$142,133 70

Interest and dividends received from all sources.....	\$16,472 30
Income from all other sources.....	1,921 15
Aggregate Income received during the year in cash.....	<u>\$160,527 15</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$134,599 17
Deduct salvages and reinsurances.....	24,058 67
Net amount paid for losses (all marine).....	<u>\$110,540 50</u>
Dividends paid.....	17,500 00
Scrip redeemed in cash and interest paid on scrip	6 06
Commissions and brokerage.....	8,482 11
Salaries and other charges of officers, clerks and other employés.	22,756 35
State, National and local taxes.....	1,370 64
All other payments, viz.: Rent, salvage, express, advertising, stationery, Boards of Underwriters.....	49,219 57
Aggregate Expenditures during the year in cash... ..	<u>\$209,875 23</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.....	\$3,512,464	\$40,967 86
Written or renewed in 1885.....	18,283,904	168,931 94
Totals.....	<u>\$21,796,368</u>	<u>\$209,899 80</u>
Deduct expirations and cancellations.....	19,767,270	182,924 83
In force December 31, 1885.	\$2,029,098	\$26,974 97
Deduct amount reinsured.....	87,100	1,306 50
Net amount in force... ..	<u>\$1,941,998</u>	<u>\$25,668 47</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$43,057,955 28
Total losses paid since organization.	30,292,595 57
Total cash dividends declared since the Company commenced business, including scrip redeemed.....	5,349,134 00
Total amount of the Company's stock owned by the directors at par value..	129,700 00
Total amount of marine losses incurred during the year.....	131,141 26

Business in the State of New York during the year.

Marine risks written... ..	\$18,283,904 00
Premiums received....	125,965 06
Losses paid.....	134,599 17
Amount of losses incurred.....	131,141 26
Amount paid the Comptroller for taxes on premiums.....	491 66

MARINE INSURANCE COMPANIES OF
OTHER STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF MARINE INSURANCE COMPANIES OF
OTHER STATES, SHOWING THEIR CONDITION ON
THE 31ST DAY OF DECEMBER, 1885.

BOSTON MARINE INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated December 23 1873, commenced business January 20, 1874.]

RANSOM B FULLER, *President.*

THOMAS H. LORD, *Secretary.*

Attorney for the State of New York. HERBERT FULLER, No 43 Wall street, New York.

Capital stock of the Company paid up, \$1,000,000.

I. ASSETS.

Loans on bond and mortgage (first liens)..... \$141,000 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$200,000 00	\$236,625 00
City of Boston bonds	100,000 00	116,218 75
City of Bangor bonds ..	10,000 00	11,325 00
Boston and Albany Railroad Co. bonds.....	20,000 00	23,850 00
Oregon Short Line Railroad Co. bonds ..	10,000 00	9,000 00
Chicago, Burlington and Quincy Railroad Co bonds.	7,000 00	6,842 50
Atchison, Topeka and Santa Fe Railroad Co. stock	100,000 00	88,000 00
Chicago, Burlington and Quincy Railroad Co stock	62,700 00	80,742 25
Iron Railroad Co. stock ..	29,700 00	22,275 00
Union Pacific Railroad Co. stock ..	15,000 00	8,806 25
Hoosac Tunnel Dock and Elevator Co. stock	5,500 00	5,500 00
Portsmouth, Gt. Falls and Conway Railroad Co. stk.	100 00	50 00
Eliot National Bank stock	25,000 00	31,000 00
Merchandise National Bank stock	25,000 00	25,500 00
State National Bank stock	20,000 00	24,750 00
New England National Bank stock	15,000 00	21,900 00
National Bank of the Republic stock	15,000 00	20,850 00
First National Bank stock	16,000 00	20,725 00
Revere National Bank stock	15,000 00	18,862 50
Beverly National Bank stock	12,600 00	16,411 50
Naumkeag National Bank stock	10,000 00	14,275 00
Atlantic National Bank stock	10,000 00	13,900 00
Globe National Bank stock ..	13,400 00	13,266 00
Hamilton National Bank stock	10,000 00	12,925 00
Atlas National Bank stock	10,000 00	12,600 00
Old Boston National Bank stock	10,000 00	12,000 00
National Exchange Bank stock	10,000 00	12,000 00
National Hide and Leather Bank stock	10,000 00	11,825 00
Suffolk National Bank stock	10,000 00	11,700 00
Howard National Bank stock	9,400 00	11,068 50
Eagle National Bank stock	10,000 00	10,800 00
Lincoln National Bank stock	7,500 00	7,950 00
Merchants' National Bank, Salem, stock	5,000 00	6,800 00
Mercantile National Bank, Salem, stock	5,000 00	6,025 00
North National Bank stock	4,200 00	5,712 00
National Grand Bank, Marblehead, stock	1,700 00	2,125 00
Railroad National Bank, Lowell, stock	1,500 00	1,950 00
First National Bank, Salem, stock	500 00	650 00
Merchants' National Bank, Boston stock	200 00	292 00
Total par and market values	\$836,000 00	\$962,197 25

962,197 25

Collateral Loans.

	Par value.	Market value	Amount loaned.
Rockland City bonds	\$75,000 00	\$75,000 00	\$75,000 00
Cobbs Line Co. stock	60,000 00	80,000 00	25,000 00
United States bonds ..	20,000 00	24,500 00	18,500 00
Detroit, Hillsdale & So. W. R.R. bds	27,000 00	16,200 00	
Am. Fire Hose Manufg. Co. bonds	1,000 00	1,250 00	4,050 00
Iron R. R. Co. bonds ..	17,200 00	12,750 00	
Charles River Kentucky Co. bonds ..	2,500 00	1,687 50	14,000 00
Old Colony R. R. Co. bonds	10,000 00	12,825 00	9,000 00
China Manufg. Co. bonds	10,000 00	10,000 00	
Pembroke Mills bonds ..	10,000 00	10,000 00	5,000 00

	Par value.	Market value.	Amount loaned.
Am. Fire Hose Manufg. Co. bonds...	\$5,000 00	\$6,250 00	\$5,000 00
Mexican Cen. R. R. Co. bonds.....	5,000 00	2,300 00	3,600 00
At. and Gulf Stream Nav. Co. bonds,	5,900 00	2,950 00	
Scrip Mex. Cen. R. R. Co. bonds....	525 00	425 25	
Mexican Cen. R. R. Co. bonds.....	2,000 00	920 00	1,200 00
Mexican Cen. R. R. Co. scrip.....	210 00	189 00	
Total amounts	\$251,135 00	\$207,046 75	\$170,400 00
Cash in bank.....			\$170,400 00
Interest due and accrued on stocks and bonds.....			409,482 42
Interest due and accrued on collateral loans.....			3,760 68
Premiums in due course of collection			98,017 50
Bills receivable, not matured, taken for premiums.....			488,674 46
Aggregate amount of all actual, available Assets.....			\$2,273,532 31

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$6,501 23
Losses unadjusted, including all reported and supposed losses.	243,024 13
Net amount of unpaid losses and claims	\$249,525 36
Total unearned premiums.....	330,760 70
Total liabilities, except capital and net surplus.....	\$580,286 06
Joint-stock capital paid up in cash.....	1,000,000 00
Surplus beyond all liabilities.....	693,246 25
Aggregate Liabilities, including paid up capital and net surplus,	\$2,273,532 31

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$1,226,650 89
Deduct reinsurance, rebate and return premiums.....	179,121 69
Net cash received for premiums (all marine).....	\$1,047,529 20
Interest received on bonds and mortgages.....	75,081 59
Interest and dividends received from all other sources	
Aggregate Income received during the year in cash....	\$1,122,610 79

IV. EXPENDITURES DURING THE YEAR

Gross amount paid for losses.....	\$751,057 28
Deduct salvages and reinsurances.....	103,207 10
Net amount paid for losses (all marine).....	\$647,850 18
Dividends paid	100,000 00
Commissions and brokerage.....	26,793 92
Salaries and other charges of officers, clerks and other employes...	39,659 21
State, national and local taxes.....	26,145 11
All other payments, viz.: Rent, advertising and all other office and agency expenses.....	81,441 32
Aggregate Expenditures during the year in cash.....	\$921,889 74

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.....	\$11,789,154	\$423,227 05
Written or renewed in 1885.....	63,843,237	1,102,032 30
Totals.....	\$75,632,391	\$1,525,259 44
Deduct expirations and cancellations.....	64,806,807	1,175,333 66
In force December 31, 1885.....	\$10,825,584	\$349,925 78
Deduct amount reinsured.....	470,512	19,165 08
Net amount in force.....	\$10,355,072	\$330,760 70

Answers to General Interrogatories.

Total losses paid since organization of the Company	\$12,386,485 16
Total losses paid since organization.....	8,111,921 59
Total cash dividends declared since the Company commenced business.....	730,000 00
Total amount of the Company's stock owned by the directors at par value...	208,700 00
Total amount loaned to stockholders and officers.....	63,200 00
Total amount of marine losses incurred during the year.....	762,964 27

Business in the State of New York during the year.

Marine risks written.....	\$32,032,482 00
Premiums received.....	224,776 61
Losses paid.....	174,552 39
Amount of losses incurred	169,243 35
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	4,149 69
Amount paid the Comptroller for taxes on premiums.....	2,507 77

BOYLSTON MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

[Organized December 26, 1872; commenced business January 8, 1873.]

JOSEPH W. BALCH, *President.* WASHINGTON GLOVER, *Secretary.*

Attorney for the State of New York, HENRY DESPARD, No. 67 Wall street, New York.

Capital stock of the Company paid up, \$557,200.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$14,000 00
Loans on bond and mortgage (first liens).....	163 000 00
Interest accrued thereon.....	3,178 02

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$51,000 00	\$57,120 00
Merchants' National Bank stock.....	25,000 00	36,250 00
State National Bank stock	20,000 00	24,800 00
Merchandise National Bank stock.....	10,000 00	10,200 00
Republic National Bank stock	30,000 00	39,000 00
Washington National Bank stock.....	30,000 00	40,200 00
Columbian National Bank stock	30,000 00	29,300 00
Tremont National Bank stock.....	20,000 00	22,200 00
New England National Bank stock	1,700 00	2,482 00
Revere National Bank stock.....	6,700 00	8,442 00
Boston and Albany Railroad stock	5,500 00	9,900 00
Boston and Providence Railroad stock.....	30,000 00	55,500 00
Fitchburg Railroad stock	26,300 00	31,560 00
Boston and Providence Railroad bonds	100,000 00	123,000 00
Old Colony Railroad bonds	25,000 00	27,500 00
Cedar Rapids and Missouri River R. R. bonds ..	30,000 00	35,705 00
New England Mortgage Security Co. bonds ..	10,000 00	10,000 00
Total par and market values.....	\$451,200 00	\$573,159 00

\$573,159 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Boston and Providence R. R. stock	\$500 00	\$925 00	\$400 00
Shore Mills stock.....	10,000 00	7,500 00	10,000 00
Davol Mills stock.....	7,400 00	3,700 00	
Rutland R. R. bonds.....	10,000 00	8,000 00	20,000 00
Atchinson, Topeka and S.F.R.R.bds	18,000 00	17,100 00	
Missouri, Kansas and Texas R.R.bds	3,000 00	2,700 00	14,000 00
First Nat. Bank, Concord, N. H. st'k	10,000 00	20,000 00	
Eastern R. R. bonds.....	1,000 00	1,210 00	5,000 00
United States bonds.....	1,000 00	1,120 00	
City of Cairo bonds.....	2,200 00	1,320 00	
C. B. and Q. R. R. bonds	2,000 00	1,980 00	

	Par value.	Market value.	Amount loaned.	
Oregon Improvement Co. bonds....	\$1,000 00	\$910 00	\$5,000 00	
New England Mtg. Sec. Co. bonds..	3,000 00	3,000 00		
Saginaw and West. R. R. Co. bonds,	2,000 00	2,080 00		
Lake Superior Iron Co stock....	3,750 00	7,500 00		
Roxbury Mills Corp. stock.....	4,410 00	10,500 00	20,000 00	
Massachusetts gold bonds.....	1,000 00	1,150 00		
C. B. and Q. R. R. bonds.....	1,000 00	990 00		
New England Mtg. Sec. Co. bonds..	1,000 00	1,000 00		
National Revere Bank stock.....	800 00	1,000 00	1,000 00	
Herdie Co. bonds.....	1,000 00	1,000 00		
Total amounts.....	\$84,060 00	\$94,685 00	\$75,400 00	
Cash in office, \$4,246.49 ; in bank, \$59,295.86 ; total			\$75,400 00	
Interest due and accrued on stocks and bonds.....			63,542 35	
Interest due and accrued on collateral loans.....			1,129 96	
Premiums in due course of collection			85 42	
Bills receivable, not matured, taken for premiums.....			22,728 54	
			15,667 83	
Aggregate amount of all actual, available Assets.....			\$931,891 12	

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$23,783 00	
Losses resisted, including interest, costs and expenses.	26,402 00	
Net amount of unpaid losses and claims	\$50,185 00	
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$65,247 75	
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	79,256 30	
Unearned premiums, at 100 per cent, on marine risks.....	17,798 17	
Total unearned premiums.....	162,302 22	
Interest unpaid to scripholders, due or to become due.....	594 20	
Salaries and other miscellaneous expenses, due and accrued.....	500 00	
All other liabilities, viz.; Brokerage, \$1,200 ; return premiums, \$300 ; total.....	1,500 00	
Total liabilities, except capital and net surplus	\$215,081 42	
Joint-stock capital paid up in cash....	557,200 00	
Surplus beyond all liabilities.....	159,609 70	
Aggregate Liabilities, including paid up capital and net surplus,	\$931,891 12	

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	\$211,830 64	\$106,664 25	
Deduct reinsurance, rebate and return premiums....	32,202 16	15,707 48	
Net cash received for premiums (all fire).....	\$179,628 48	\$90,956 77	
			\$270,585 25
Interest received on bonds and mortgages.			8,929 25
Interest and dividends received from all other sources			32,769 36
Income from all other sources.....			6 40
Aggregate Income received during the year in cash.....			\$312,290 26

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses.....	\$160,252 35	\$100,445 85	
Deduct salvages and reinsurances.....	52,066 46	35,776 27	
Net amount paid for losses.....	\$108,185 89	\$64,669 58	
			\$172,855 48
Dividends paid.....			33,432 00
Scrip redeemed in cash, and interest paid on scrip.....			1,017 55
Commissions and brokerage.....			36,259 34

Salaries and other charges of officers, clerks and other employes....	\$27,500 00
State, national and local taxes.....	2,692 14
All other payments, viz.: Rent, \$4,500; Board of Marine Underwriters. Fire Department, Tariff Association, advertising and sundry office expenses, \$9,883.60; agency expenses, including taxes, \$9,973.15; total.....	24,356 75
Aggregate Expenditures during the year in cash.....	<u>\$298,113 26</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$30,270,195	\$344,496 81	\$1,288,474	\$26,928 71
Written or renewed in 1885	20,829,793	203,235 85	11,011,962	97,418 39
Totals.....	<u>\$51,099,993</u>	<u>\$552,782 66</u>	<u>\$12,300,436</u>	<u>\$124,347 10</u>
Deduct expirations and cancellations,	24,100,469	254,345 23	11,753,812	104,193 72
In force December 31, 1885.....	\$26,999,524	\$293,437 44	\$546,624	\$20,153 38
Deduct amount reinsured.	1,300,800	11,749 13	144,553	2,355 21
Net amount in force.....	<u>\$25,698,724</u>	<u>\$286,688 31</u>	<u>\$402,071</u>	<u>\$17,798 17</u>

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.	One year or less	\$10,096,235	\$130,495 50	1—2	\$65,247 75
1884.	Two years.....	77,417	639 44	1—4	159 86
1885.		50,410	416 09	3—4	312 07
1883.	Three years.....	1,395,790	15,940 63	1—6	2,656 77
1884.		1,030,430	12,093 39	1—2	6,046 70
1885.		935,336	12,303 68	5—6	10,253 03
1882.	Four years.....	8,850	98 29	1—8	12 28
1883.		106,540	731 26	3—8	274 23
1884.		38,950	398 55	5—8	249 10
1885.		11,566	95 52	7—8	83 58
1881.	Five years.....	933,369	10,043 87	1—10	1,004 33
1882.		2,952,078	25,713 84	3—10	7,714 00
1883.		4,330,962	38,217 65	1—2	19,108 82
1884.		2,067,282	20,847 63	7—10	14,593 34
1885.		1,663,509	18,653 47	9—10	16,788 12
Totals.....		<u>\$25,698,724</u>	<u>\$286,688 31</u>	.....	<u>\$144,504 05</u>

Answers to General Interrogatories.

Total premiums received since organization of the Company	\$4,734,680 00
Total losses paid since organization. .	2,812,882 00
Total cash dividends declared since the Company commenced business.....	697,932 00
Total amount of the Company's stock owned by the directors at par value...	27,800 00
Total amount loaned to stockholders..	25,000 00
Total amount of fire losses incurred during the year .	115,435 00
Total amount of marine losses incurred during the year.....	<u>59,874 00</u>

Business in the State of New York during the year (all marine).

Risks written	\$4,560,551 00
Premiums received.....	31,700 95
Losses paid . .	31,046 76
Amount of losses incurred	35,331 76
Amount of taxes paid to the Insurance Department on premiums under reciprocal law .	761 74
Amount paid the Comptroller for taxes on premiums.....	<u>357 69</u>

CHINA MUTUAL INSURANCE COMPANY.

BOSTON, MASS.

[Organized or incorporated April 30, 1853; commenced business October 1, 1853.]

WILLIAM PERKINS, *President*.
Attorney for the State of New York, CLAYTON PLATT, No. 16 Exchange place, New York.

GEORGE L. DEBLOIS, *Secretary*.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.
United States bonds.....	\$20,000 00	\$24,800 00
Brookline, Mass., Water bonds .. .	10,000 00	13,000 00
Town of Beverly bonds	20,000 00	20,500 00
Atlas National Bank stock	10,000 00	12,600 00
Old Boston National Bank stock ...	5,000 00	6,100 00
Continental National Bank stock.....	10,000 00	11,100 00
Commerce National Bank stock....	15,000 00	18,000 00
Columbia National Bank stock.....	30,000 00	39,300 00
Hide and Leather National Bank stock.....	30,000 00	35,700 00
Massachusetts National Bank stock	4,000 00	3,960 00
North National Bank stock.....	12,000 00	16,320 00
New England National Bank stock.....	10,000 00	14,600 00
Republic National Bank stock..	30,000 00	41,700 00
Second National Bank stock.....	20,000 00	31,800 00
State National Bank stock.....	3,000 00	3,720 00
Tremont National Bank stock..	35,000 00	38,500 00
Webster National Bank stock.....	10,000 00	10,500 00
Washington National Bank stock.....	30,000 00	40,200 00
Boston and Albany R. R. stock	22,000 00	39,600 00
Boston and Providence R. R. stock.	12,000 00	22,200 00
Boston and Lowell R. R. stock..	28,800 00	35,136 00
Eastern R. R. mortgage bonds.....	10,000 00	12,100 00
Total par and market values.....	\$376,800 00	\$491,436 00

\$491,436 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Atchison, Topeka and Santa Fe R. R. Co. stock.....	\$37,500 00	\$33,375 00	\$50,000 00
Kansas Pacific R. R bonds.....	25,000 00	25,000 00	
Total amounts....	\$62,500 00	\$58,375 00	\$50,000 00

50,000 000

Cash in bank.....	11,437 27
Interest due and accrued on stocks and bonds....	1,264 00
Interest due and accrued on collateral loans.....	17 50
Bills receivable, not matured, taken for premiums.....	205,062 29

Aggregate amount of all actual, available Assets..... \$759,217 06

Items not admitted as Available Assets.

Scrip of various insurance companies	\$100 00
Loans on notes of manufacturing companies and individuals....	184,111 14
Bills receivable, past due.....	27,958 93
Total.....	\$212,170 07

II. LIABILITIES.

Net amount of unpaid losses and claims	\$16,000 00
Total unearned premiums.....	158,354 58
Principal unpaid on scrip ordered to be redeemed.....	35 00
Interest unpaid to scripholders, due or to become due.....	61 80

Salaries and other miscellaneous expenses, due and accrued.....	\$750 00
All other liabilities.....	500 00
Total liabilities, except scrip.....	\$175,701 88
Scrip.....	676,870 00
Aggregate Liabilities, including scrip.....	\$852,571 38

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$373,590 59
Deduct reinsurance, rebate and return premiums.....	22,560 63
Net cash received for premiums (all marine).....	\$340,738 97
Interest and dividends received from all sources.....	28,811 58
Income from all other sources.....	55,804 53
Aggregate Income received during the year in cash.....	325,355 08

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$294,630 28
Deduct salvages and reinsurances.....	55,804 53
Net amount paid for losses (all marine).....	\$238,825 75
Scrip redeemed in cash, and interest paid on scrip.....	127,722 40
Commissions and brokerage.....	12,905 43
Salaries and other charges of officers, clerks and other employes..	18,800 00
State, national and local taxes.....	3,404 46
All other payments.....	9,745 88
Aggregate Expenditures during the year in cash.....	\$411,403 92

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.....	\$8,110,201	\$158,145 06
Written or renewed in 1885.....	18,042 23	315,414 90
Totals.....	\$26,152,460	\$473,559 96
Deduct expirations and cancellations.....	17,146,005	315,205 38
In force December 31, 1885.....	\$9,006,483	\$158,354 58
Deduct amount reinsured.....	31,633	399 16
Net amount in force.....	\$8,974,550	\$157,955 42

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$18,164,151 00
Total losses paid since organization.....	8,570,838 00
Total cash dividends declared since the Company commenced business.....	2,745,397 00
Total amount of marine losses incurred during the year.....	254,825 75

Business in the State of New York during the year.

Marine risks written.....	\$2,242,598 00
Premiums received.....	85,078 08
Losses paid.....	19,511 84
Amount of losses incurred.....	21,511 84
Amount of taxes paid to the Insurance Department on premiums under reciprocal law.....	898 87
Amount paid the Comptroller for taxes on premiums.....	808 40

DELAWARE MUTUAL SAFETY INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or incorporated April, 10, 1835; commenced business August 6, 1835.]

THOMAS C. HAND, *President*.HENRY LYLURN, *Secretary*.

Capital stock of the Company paid up, \$360,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$140,000 00
Loans on bond and mortgage (first liens).....	120,200 00
Interest accrued thereon.....	1,098 60

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
State of Pennsylvania bonds	\$237,400 00	\$282,506 00
State of New Jersey bonds.. ..	212,000 00	243,800 00
City of Philadelphia bonds.. ..	85,000 00	113,050 00
City of Boston bonds.....	100,000 00	124,000 00
City of St. Louis bonds.	100,000 00	114,000 00
City of Cincinnati bonds	50,000 00	57,000 00
City of Columbus, O., bonds	25,000 00	27,750 00
State of Tennessee bonds	36,500 00	22,265 00
Phila., Wilmington and Baltim'e R. R. Co. bonds	30,000 00	29,700 00
Pennsylvania R. R. bonds.....	25,000 00	27,750 00
American Steamship Co. bonds.....	40,000 00	42,600 00
Continental Hotel Co. stock ...	1,600 00	1,984 00
Philadelphia Exchange Co. stock	200 00	130 00
Scrip of Atlan Mut. Ins. Co., N. Y.. \$290 00	1,886 00	1,365 00
Scrip of Boston Ins. Co., Boston.. ... 150 00		
Scrip of Commercial Ins. Co., N. Y .. 320 00		
Scrip of China Ins. Co., Boston 910 00		
Scrip of N. Y. Ins. Co., N. Y. 20 00		
Scrip of State of Tennessee	196 00	
Total par and market values.....	\$944,586 00	\$1,087,900 00

\$1,087,900 00

Cash in office, \$639.72 ; in bank, \$200,562.60 ; total.....	201,202 32
Premiums in due course of collection.....	49,528 83
Bills receivable, not matured, taken for premiums.....	94,724 10

Aggregate amount of all actual, available Assets..... \$1,694,653 85

Items not admitted as Available Assets.

Claims against sundry corporations	\$9,802 07
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due... ..	\$892 00
Losses unadjusted, including all reported and supposed losses..	19,257 00

Net amount of unpaid losses and claims.....	\$20,149 00
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$39,485 68
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	15,358 70
Unearned premiums, at 100 per cent, on marine risks	73,588 68

Total unearned premiums.....	128,433 06
Amount reclaimable on perpetual fire policies.....	76,479 38
Principal unpaid on scrip ordered to be redeemed	5,140 00
Cash dividends to stockholders, unpaid, and interest on scrip....	5,224 60
All other liabilities.....	1,800 00

Total liabilities, except capital and net surplus.	\$237,226 04
Joint-stock capital paid up in cash	360,000 00
Scrip outstanding.....	731,235 00
Surplus beyond all liabilities	366,192 81

Aggregate Liabilities, including paid up capital and net surplus. \$1,694,653 85

III. INCOME DURING THE YEAR.

	Fire.	Marine and inland.	
Gross cash premiums received.....	\$98,438 90	\$331,205 06	
Deduct reinsurance, rebate and return premiums	5,414 07	38,236 52	
Net cash received for premiums.....	\$93,024 83	\$292,968 54	
			\$385,993 37
Interest received on bonds and mortgages			5,987 50
Interest and dividends received from all other sources.....			52,140 20
Received for rent....			2,773 40
Deposit premiums returned on perpetual fire risks.....		\$591 97	
Aggregate Income received during the year in cash.....			\$446,894 47

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine and inland.	
Gross amount paid for losses..	\$37,436 79	\$168,225 62	
Deduct salvages and reinsurances.....	230 94	25,434 22	
Net amount paid for losses	\$37,205 85	\$142,791 40	
			\$179,997 25
Dividends paid....			36,000 00
Scrip redeemed in cash, and interest paid on scrip.....			159,257 00
Commissions and brokerage.....			33,985 88
Salaries and other charges of officers, clerks and other employes..			31,803 73
State, national and local taxes			13,741 58
All other payments, viz.: Advertising, printing and stationery...			10,403 98
Deposit premiums returned on perpetual fire risks.....		\$673 00	
Aggregate Expenditures during the year in cash.....			\$465,189 42

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine and inland risks.	Premiums.
In force October, 1884.....	\$14,780,902	\$122,334 68	\$13,020,855	\$86,941 92
Written or renewed in 1885.....	11,262,333	98,488 78	38,223,474	319,518 10
Totals.....	\$26,043,235	\$220,823 46	\$51,244,329	\$406,460 02
Deduct expiration and cancellations	11,893,524	101,827 77	39,842,915	332,871 34
Net amount in force....	\$14,149,711	\$118,995 69	\$11,401,414	\$73,588 68

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$10,948,048	\$78,971 37	1—2	\$39,485 68
1884.....	Two years.....	35,900	240 88	1—4	60 22
1885.....		79,125	791 40	3—4	593 55
1883.....		627,350	7,117 62	1—6	444 85
1884.....	Three years.....	571,218	5,803 54	1—2	2,901 77
1885.....		595,287	6,760 23	5—6	2,112 55
1884.....	Four years.....	34,500	468 80	5—8	293 00
1881.....	Five years.....	283,100	4,028 93	1—10	402 89
1882.....		273,500	4,237 73	3—10	1,271 31
1883.....		257,699	4,014 57	1—2	2,007 28
1884.....		213,134	3,166 32	7—10	2,216 41
1885.....		230,850	3,394 30	9—10	3,054 87
Totals		\$14,149,711	\$118,995 69	.....	\$54,844 38

Answers to General Interrogatories.

Total amount of the Company's stock owned by the directors at par value...	\$50,300 00
Total amount of fire losses incurred during the year	27,814 21
Total amount of marine and inland losses incurred during the year	126,894 46

UNION INSURANCE COMPANY.

PHILADELPHIA, PA.

[Organized or Incorporated February 6, 1804 : commenced business July 25, 1803.]

WILLIAM S. HASSALL, *President.*

JOHN M. COWELL, *Secretary.*

Attorney for the State of New York, HORACE S. BULL, Albany.

Capital stock of the Company paid up, \$375,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$187,000 00
Loans on bond and mortgage (first liens).....	9,500 00
Interest due and unpaid on bond and mortgage loans.....	237 50

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$10,000 00	\$11,250 00
Chesapeake and Delaware Canal Co. bonds.....	14,610 00	13,149 00
Schuylkill Navigation Co. bonds.....	10,000 00	6,750 00
Pennsylvania Canal Co. bonds.....	15,000 00	13,500 00
North Pennsylvania R. R. Co. bonds.....	4,500 00	5,670 00
Pittsburg Water Loan bonds.....	10,000 00	12,800 00
American Steamship Co. bonds.....	5,000 00	5,500 00
Susquehanna Coal Co. bonds.....	10,000 00	11,700 00
Balt. and Ohio (Parkesburg Branch) R. R. Co. bonds.....	25,000 00	30,375 00
Steubenville and Indiana R. R. Co. bonds.....	15,000 00	16,350 00
Philadelphia and Reading R. R. Co. bonds.....	25,000 00	27,500 00
N. Y. and Pacific Car Trust, series "A," bonds.....	13,000 00	13,000 00
Penn. Car Trust, series "A," "C" and "F" bonds.....	14,000 00	14,140 00
New York Car Trust, series "C" bonds.....	36,000 00	36,000 00
N. Y. and Pacific Car Trust, series "C" bonds.....	32,000 00	32,000 00
Guarantee Car Trust Ass'n, C. R. R. N. J. bonds.....	6,000 00	6,000 00
St. Louis and Iron Mountain Car Trust, series "B" bonds.....	3,000 00	3,000 00
Perkiomen R. R. Co. bonds.....	13,000 00	12,090 00
Little Schuylkill R. R. Co. stock.....	5,000 00	5,550 00
Pennsylvania R. R. Co. stock.....	35,700 00	38,913 00
North Pennsylvania R. R. Co. stock.....	6,800 00	9,452 00
Delaware R. R. Co. stock.....	1,200 00	1,440 00
Philadelphia National Bank stock.....	6,800 00	14,620 00
Farmers and Mechanics' National Bank stock.....	8,800 00	12,408 00
Delaware Mut. Safety Ins. Co. stock.....	2,200 00	4,422 00
Harrisburg, Portsmouth, Mt. Joy and Lancaster R. Co. stock.....	26,250 00	41,343 75
Total par and market values.....	<u>\$353,860 00</u>	<u>\$398,922 75</u>

398,922 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Judgment note lien against unincumbered real estate, valued at \$2,500..	\$1,907 26	\$1,907 26	\$953 65
Pennsylvania R. R. Co. stock.....	2,500 00	2,725 00	2,500 00
Lee County, Iowa, bonds.....	1,300 00	1,300 00	1,300 00
Bethlehem Iron Co. stock.....	1,600 00	2,240 00	1,300 00
Northern Pacific R. R. Co. scrip....	2,000 00	2,000 00	1,300 00
Empire Pass. R'y Co. stock.....	1,450 00	2,175 00	1,320 00
Northern Pacific R. R. Co. scrip....	1,885 00	1,885 00	1,300 00
Lehigh Valley R. R. Co. stock.....	600 00	684 00	1,300 00
Great Council of the Improved Order of Red Men of Penn. loan.....	800 00	800 00	
Spring Garden Bank stock.....	1,700 00	1,989 00	1,300 00
Membership of N. Y. Pro. Ex. cert.	3,500 00	3,500 00	1,300 00
Total amounts.....	<u>\$19,242 26</u>	<u>\$21,205 26</u>	<u>\$13,873 63</u>

13,873 63

Cash in office, \$2,129.18; in bank, \$33,513.60; total.....

35,642 78

Interest due and accrued on stocks and bonds.....

1,432 51

Interest due and accrued on collateral loans.....	\$520 27
Premiums in due course of collection.....	119,052 99
Bills receivable, not matured, taken for premiums.....	14,524 56
All other assets, viz.: Rents due and accrued, \$875.01; due for reinsurances on losses paid, \$2,974.85; total.....	3,349 86
Aggregate amount of all actual, available Assets.....	<u>\$784,056 85</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$15,243 76
Losses unadjusted, including all reported and supposed losses.....	51,055 79
Losses resisted, including interest, costs and expenses.....	19,336 66
Total amount of claims for losses	<u>\$85,636 21</u>
Deduct reinsurance thereon.....	24,795 50
Net amount of unpaid losses and claims.....	<u>\$60,840 71</u>
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less.....	\$82,624 00
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year.....	84,220 16
Unearned premiums, at 100 per cent, on marine risks.....	26,147 87
Total unearned premiums.....	192,992 03
Amount reclaimable on perpetual fire policies.....	35,366 48
Cash dividends to stockholders, unpaid.....	2,343 66
Borrowed money, due and to become due.....	95,000 00
All other liabilities.	13,211 60
Total liabilities, except capital and net surplus.....	<u>\$399,754 48</u>
Joint-stock capital paid up in cash	375,000 00
Surplus beyond all liabilities	9,302 37
Aggregate Liabilities, including paid up capital and net surplus,	<u><u>\$784,056 85</u></u>

III. INCOME DURING THE YEAR.

	Fire.	Marine.	
Gross cash premiums received	\$324,037 73	\$328,449 95	
Deduct reinsurance, rebate and return premiums....	84,910 46	166,013 65	
Net cash received for premiums.	<u>\$239,127 27</u>	<u>\$162,436 30</u>	\$401,563 57
Interest received on bonds and mortgages.....			2,074 92
Interest and dividends received from all other sources..			22,081 92
Received for rent			9,093 56
Deposit premiums received on perpetual fire risks.....		\$1,044 70	
Aggregate Income received during the year in cash.....			<u><u>\$434,813 97</u></u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Marine.	
Gross amount paid for losses	\$175,991 30	\$313,981 58	
Deduct salvages and reinsurances	14,847 26	123,227 31	
Net amount paid for losses.....	<u>\$161,144 04</u>	<u>\$193,754 27</u>	\$354,898 31
Dividends paid.....			136 67
Commissions and brokerage.....			91,720 18
Salaries and other charges of officers, clerks and other employes..			32,479 88
State, national and local taxes.....			15,509 83
All other payments.....			67,951 79
Deposit premiums returned on perpetual fire risks.....		\$1,165 43	
Aggregate Expenditures during the year in cash.....			<u><u>\$562,696 66</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.	Marine risks.	Premiums.
In force December 31, 1884	\$36,723,490	\$453,333 66	\$1,071,030	\$57,061 60
Written or renewed in 1885..	28,763,726	313,997 80	50,360,326	333,492 14
Totals.....	\$65,487,216	\$767,331 46	\$51,431,356	\$390,553 74
Deduct expirations and cancellations.....	34,053,445	\$96,097 54	50,608,006	360,155 40
In force December 31, 1885..	\$31,433,771	\$371,233 92	\$823,350	\$30,398 34
Deduct amount reinsured...	3,491,287	42,738 74	262,414	4,250 47
Net amount in force.....	\$27,942,484	\$328,495 18	\$560,936	\$26,147 87

Perpetuals.

	Risks.	Deposits.
In force December 31, 1885	\$1,241,675	\$39,296 09

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$13,868,995	\$165,248 01	1—2	\$82,624 00
1884.....	Two years.....	89,125	1,383 06	1—4	345 76
1885		113,235	1,018 31	3—4	763 73
1883.....	Three years.....	2,393,772	26,893 67	1—6	4,482 28
1884		2,972,863	35,730 14	1—2	17,865 07
1885.....		2,138,057	23,888 16	5—6	19,906 80
1882.....	Four years.....	28,400	319 05	1—8	39 88
1883		23,750	259 99	3—8	97 49
1884.....		46,875	648 70	5—8	405 44
1885.....		54,967	553 50	7—8	484 31
1881.....	Five years.....	811,366	10,514 09	1—10	1,051 41
1882.....		1,085,023	12,527 92	3—10	3,758 37
1883.....		1,265,710	13,877 95	1—2	6,938 98
1884.....		1,682,357	19,943 58	7—10	13,960 50
1885.....		1,367,989	15,689 05	9—10	14,120 14
	Perpetuals..	1,241,675	39,296 09	90—100.	35,366 48
Totals		\$29,184,159	\$367,791 27	.....	\$202,210 64

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$18,507,644 00
Total losses paid since organization	13,505,777 00
Total cash dividends declared since the Company commenced business.....	1,860,331 00
Total dividends declared payable in stock since organization.	15,000 00
Total amount of the Company's stock owned by the directors at par value...	40,720 00
Total amount loaned to stockholders and officers.. .. .	12,920 00
Total amount of fire losses incurred during the year.....	141,268 43
Total amount of marine losses incurred during the year.....	238,472 96

Business in the State of New York during the year.

Marine risks written.....	\$11,040,802 00
Premiums received	41,104 84
Losses paid	53,472 73
Amount of losses incurred.	25,711 17
Paid Comptroller of State of New York taxes on premiums.....	4,608 92

FOREIGN MARINE INSURANCE COMPANIES
—UNITED STATES BRANCHES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF THE UNITED STATES BRANCHES OF FOREIGN MARINE INSURANCE COMPANIES, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1885.

BRITISH AND FOREIGN MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

LOUIS A. WIGHT, Resident Manager and Attorney, No. 65 Wall street. New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$275,500 00	\$335,250 00	
Securities on deposit with Massachusetts Dept.....	300,000 00	321,782 50	
Total par and market values.....	<u>\$575,000 00</u>	<u>\$657,032 50</u>	\$657,032 50
Cash in bank			28,330 66
Premiums in due course of collection			114,890 46
Bills receivable, not matured, taken for premiums.....			21,481 10
Due for reinsurances on losses paid.....			1,947 96
Aggregate amount of all actual, available Assets			<u><u>\$823,682 68</u></u>

Items not admitted as Available Assets.

Salvages.....	\$15,167 37
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II. LIABILITIES.

Total amount of claims for losses.....	\$65,336 45	
Deduct reinsurance thereon.....	1,964 86	
Net amount of unpaid losses and claims.....		\$63,392 09
Unearned premiums, at 100 per cent, on marine risks.....		143,516 49
Unused balances of bills and notes taken in advance for premiums on open marine policies or otherwise.....		8,018 35
All other liabilities, viz.: Taxes, \$966.75; commissions and broker- age, \$5,025.99; return premiums, \$118.78; reinsurance pre- miums, \$2,867.92; miscellaneous, \$2,474.66; total.....		11,454 10
Total Liabilities.....		<u><u>\$226,381 03</u></u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$966,134 86	
Deduct reinsurance, rebate and return premiums.....	254,334 95	
Net cash received for premiums (all marine)		\$711,799 91
Interest and dividends received from all sources.....		19,850 00
Income from all other sources		904 53
Received from home office	\$170,811 19	
Aggregate Income received during the year in cash.....		<u><u>\$732,554 44</u></u>

IV. EXPENDITURES DURING THE YEAR:

Gross amount paid for losses.....	\$393,866 55	
Deduct salvages and reinsurances	127,524 23	
Net amount paid for losses (all marine)		\$266,342 32
Commissions and brokerage		47,137 49
Salaries and other charges of officers, clerks and other employes ..		30,112 30
State, national and local taxes.....		9,334 91
Returned to home office	\$508,592 32	
Aggregate Expenditures during the year in cash.....		<u><u>\$352,927 02</u></u>

V. MISCELLANEOUS.

Risks and Premiums.

	Marine risks.	Premiums.
In force December 31, 1884.....	\$13,809,286	\$198,717 62
Written or renewed in 1885.....	128,474,468	994,583 50
Totals	\$139,283,749	\$1,191,803 12
Deduct expirations and cancellations.....	126,184,828	1,039,144 72
In force December 31, 1885.....	\$18,099,421	\$162,158 40
Deduct amount reinsured.....	1,005,857	18,641 91
Net amount in force	\$12,094 064	\$143,516 49

Answers to General Interrogatories.

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:

Massachusetts	\$345,163 03
Oregon	56,250 00
Georgia.	81,000 00

Business in the State of New York during the year.

Marine risks written.....	\$101,674,950 00
Premiums received.....	252,713 07
Losses paid.....	134,825 92
Amount of losses incurred... ..	37,294 00

GENERAL MARINE INSURANCE COMPANY.

DRESDEN, SAXONY.

J. BERTSCHMANN, Resident Manager and Attorney, No. 18 Exchange place, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$150,000 00	\$155,750 00	\$155,750 00
Cash in bank.....			4,812 00
Bills receivable, not matured, taken for premiums.....			11,854 00
Aggregate amount of all actual, available Assets.....			\$172,416 00

II. LIABILITIES.

Unearned premiums, at 100 per cent, on marine risks.....	\$923 94
Total Liabilities.	\$923 94

III. INCOME DURING THE YEAR.

Net cash received for premiums (all marine).....	\$51,750 77
Aggregate Income received during the year in cash.....	\$51,750 77

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all marine).....	\$15,475 08
Salaries and other charges of officers, clerks and other employes..	5,081 14
All other payments and expenditures.....	1,087 02
Aggregate Expenditures during the year in cash.....	\$21,643 24

V. MISCELLANEOUS.
Risks and Premiums.

	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$92,669	\$999 10
Written or renewed in 1885.....	10,821,479	51,750 77
Totals.....	\$10,914,148	\$52,749 87
Deduct expirations and cancellations..	10,849,703	51,825 98
In force December 31, 1885.....	\$64,445	\$923 94

MARINE INSURANCE COMPANY.

LONDON, ENGLAND.

PERCY CHUBB, Resident Manager, No. 77 Beaver street. New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$200,000 00	\$235,750 00	\$235,750 00
Cash in bank.....			2,263 20
Premiums in due course of collection.....			4,277 01
Aggregate amount of all actual, available Assets.....			\$242,290 21

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$1,500 00
Unearned premiums, at 100 per cent, on marine risks.....	3,181 25
All other liabilities, viz.: Commissions and brokerage, \$432.28; return premiums, \$1,172.05; total.....	1,604 33
Total Liabilities.....	\$6,285 58

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$44,271 80
Deduct reinsurance, rebate and return premiums.	7,551 17
Net cash received for premiums (all marine).....	\$36,720 63
Aggregate Income received during the year in cash.....	\$36 720 63

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses	\$4,963 62
Deduct salvages and reinsurances..	386 16
Net amount paid for losses (all marine).....	\$4,577 46
Commissions and brokerage.	1,776 89
Salaries and other charges of officers, clerks and other employés...	1,482 05
State, national and local taxes	211 66
Returned to home office.....	\$23,891 53
Aggregate Expenditures during the year in cash.....	\$8,048 06

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$145, 148	\$3, 637 51
Written or renewed in 1885	8, 445, 444	45, 597 46
Totals	\$8, 590, 592	\$49, 234 97
Deduct expirations and cancellations.....	8, 174, 541	43, 576 64
In force December 31, 1885.....	\$416, 051	\$5, 658 33
Deduct amount reinsured.....	173, 808	2, 477 08
Net amount in force.....	\$242, 243	\$3, 181 25

Business in the State of New York during the year.

Marine risks written.....	\$8, 445, 444 00
Premiums received... ..	36, 720 63
Amount of taxes paid to various fire departments .	57 75
Amount paid the Comptroller for taxes on premiums	153 91

SEA INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

G. BENTHAM RAE, Resident Manager and Attorney, No. 121 Pearl street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$150,000 00	\$169,125 00	\$169,125 00
Cash in bank.....			6,214 04
Premiums in due course of collection.....			14,017 16
Bills receivable, not matured, taken for premiums.....			2,355 58
Due for reinsurance on losses paid.....			688 81
Aggregate amount of all actual, available Assets.....			\$192,400 59

II. LIABILITIES.

Net amount of unpaid losses and claims....	\$25,000 00
Unearned premiums, at 100 per cent. on marine risks	15,507 21
All other liabilities, viz.: Taxes and assessments, \$3,000; commis- sions and brokerage, \$501.48; reinsurance premiums, \$1,375.21; total	4,876 69
Total Liabilities.....	\$45,383 90

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$236,532 32
Deduct reinsurance, rebate and return premiums.....	85,516 88
Net cash received for premiums (all marine).....	\$151,015 44
Interest and dividends received from all sources.....	6,750 00
Income from all other sources.....	4,189 47
Aggregate Income received during the year in cash.....	\$161,954 91

IV. EXPENDITURES DURING THE YEAR.]

Gross amount paid for losses.	\$78,074 82	
Deduct salvages and reinsurances.	12,372 13	
Net amount paid for losses (all marine)		\$65,702 69
Commissions and brokerage.		7,918 22
Salaries and other charges of officers, clerks and other employes.		9,003 07
State, national and local taxes.		4,194 76
Returned to home office	\$73,244 50	
Aggregate Expenditures during the year in cash.		\$86,818 74

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force on the 31st day of December of the preceding year.	\$1,166,478	\$19,225 25
Written or renewed during the year.	26,420,981	233,094 70
Totals	\$27,587,459	\$252,320 11
Deduct those expired and marked off as terminated.	26,509,831	235,081 26
In force at the end of the year	\$1,077,628	\$17,238 85
Deduct amount reinsured	139,624	1,731 64
Net amount in force	\$938,004	\$15,507 21

Business in the State of New York during the year.

Marine risks written	\$25,996,783 00
Premiums received.	148,918 73
Amount of taxes paid to the Insurance Department on premiums under reciprocal law	2,629 22
Amount paid the Comptroller for taxes on premiums.	1,316 54

SWITZERLAND MARINE INSURANCE COMPANY.

ZURICH, SWITZERLAND.

JACOB BERTSCHMANN, Resident Manager and Attorney, No. 69 Beaver street, New York.]

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.	\$150,000 00	\$195,000 00	\$195,000 00
Cash in bank.			6,393 70
Premiums in due course of collection.			5,520 78
Aggregate amount of all actual, available Assets.			\$206,914 48

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.	\$5,426 40
Unearned premiums, at 100 per cent, on marine risks.	3,509 40
Total Liabilities.	\$8,935 86

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$103,402 81
Deduct reinsurance, rebate and return premiums.....	2,672 29
Net cash received for premiums (all marine).....	\$194,790 52
Aggregate Income received during the year in cash.....	\$194,790 52

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all marine)	\$84,004 60
Commissions and brokerage	10,932 31
Salaries and other charges of officers, clerks and other employes..	1,700 00
State, national and local taxes	4,028 93
All other payments, viz.: Discount charges.....	3,658 15
Aggregate Expenditures during the year in cash	\$104,323 99

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and inland risks.	Premiums.
In force December 31, 1884.....	\$726,112	\$6,194 53
Written or renewed in 1885	34,233,780	194,821 70
Totals.....	\$34,959,892	\$201,016 23
Deduct expirations and cancellations.....	34,491,391	207,402 14
In force December 31, 1885.....	\$468,501	\$3,614 09
Deduct amount reinsured.....	9,300	104 63
Net amount in force	\$459,201	\$3,509 46

THAMES' AND MERSEY MARINE INSURANCE COMPANY (LIMITED).

A. J. MACDONALD, Resident Manager and Principal Agent, No. 63 Wall street, New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$475,000 00	\$584,843 75
Cash in office, \$371.84; in bank, \$20,234.25; total.		20,606 09
Premiums in due course of collection.....		29,621 51
Bills receivable, not matured, taken for premiums...		1,145 00
Due for reinsurances on losses paid.....		760 40
Aggregate amount of all actual, available Assets.....		\$636,976 75

II. LIABILITIES

Losses unadjusted, including all reported and supposed losses.	\$41,420 00
Losses resisted, including interest, costs and expenses.	36,923 00
Total amount of claims for losses.	\$78,343 00
Deduct reinsurance thereon.....	11,007 00
Net amount of unpaid losses and claims.	\$67,336 00
Unearned premiums, at 100 per cent, on marine risks.....	17,405 00
All other liabilities, viz.: Taxes, commissions and brokerage, \$468.03; premiums due reinsuring companies, \$5,715.60; total...	6,183 63
Total Liabilities.....	\$90,924 63

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$212,848 03	
Deduct reinsurance, rebate and return premiums.	70,614 80	
Net cash received for premiums (all marine).		\$142,233 23
Interest and dividends received from all sources.		19,000 00
Received from home office	\$48,087 80	
Aggregate Income received during the year in cash.		<u>\$161,233 23</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.	\$191,438 82	
Deduct salvages and reinsurances	132,906 10	
Net amount paid for losses (all marine)		\$58,532 72
Commissions and brokerage.		14,350 24
Salaries and other charges of officers, clerks and other employees.		18,031 82
State, national and local taxes.		5,370 53
All other payments, viz.: Rent, supplies and general expenses, \$12,815.14; legal expenses, \$11,187 97; total.		24,033 11
Returned to home office	\$74,250 00	
Aggregate Expenditures during the year in cash.		<u>\$120,318 42</u>

V MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1884.	\$2,462,769	\$27,645 24
Written or renewed in 1885	33,279,777	211,729 49
Totals.	\$35,742,545	\$239,374 73
Deduct expirations and cancellations	33,503,264	211,698 73
In force December 31, 1885.	\$2,238,581	\$27,676 00
Deduct amount reinsured	597,013	10,271 00
Net amount in force	<u>\$1,641,568</u>	<u>\$17,405 00</u>

Business in the State of New York during the year

Marine risks written.	\$14,767,004 00
Premiums received.	106,495 70
Losses paid	133,608 60
Amount of losses incurred.	88,506 60
Amount paid the Comptroller for taxes on premiums	<u>738 00</u>

UNION MARINE INSURANCE COMPANY (LIMITED).

LIVERPOOL, ENGLAND.

W. R. T. JONES and JAMES A. WHITLOCK, Resident Managers and Attorneys, No. 51 Wall street,
New York.

I. ASSETS

Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds.	\$300,000 00	\$389,375 00	\$389,375 00
Cash in bank			9,466 44
Interest due and accrued on stocks and bonds.			3,000 00
Premiums in due course of collection			<u>21,256 67</u>

Bills receivable, not matured, taken for premiums.	\$2,580 00
Due for reinsurance on losses paid.	144 36
Aggregate amount of all actual, available Assets.	<u>\$405,822 47</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.	\$89 72
Losses unadjusted, including all reported and supposed losses.	55,764 28
Total amount of claims for losses.	<u>\$55,854 00</u>
Deduct reinsurance thereon.	20,910 48
Net amount of unpaid losses and claims.	\$34,923 52
Unearned premiums, at 100 per cent, on marine risks.	25,908 03
Salaries and other miscellaneous expenses, due and accrued.	2,189 53
Reinsurance.	5,178 92
Total Liabilities.	<u>\$68,200 00</u>

III. INCOME DURING THE YEAR.

Gross cash premiums received.	\$489,453 24
Deduct reinsurance, rebate and return premiums.	187,703 12
Net cash received for premiums (all marine).	\$301,750 12
Interest and dividends received from all sources.	12,010 80
Income from all other sources.	8,401 54
Received from home office.	<u>\$63,400 00</u>
Aggregate Income received during the year in cash.	<u>\$322,162 46</u>

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.	\$308,784 68
Deduct salvages and reinsurances.	113,142 35
Net amount paid for losses (all marine).	\$195,642 33
Commissions and brokerage.	33,533 57
State, national and local taxes.	6,878 56
All other payments.	10,408 66
Returned to home office.	<u>\$138,281 69</u>
Aggregate Expenditures during the year in cash.	<u>\$246,463 12</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and inland risks.	Premiums.
In force December 31, 1884.	\$4,741 415	\$64,444 65
Written or renewed in 1885.	45,408,846	457,253 48
Totals.	<u>\$50,150,261</u>	<u>\$521,698 13</u>
Deduct expirations and cancellations.	47,791,312	489,677 04
In force December 31, 1885.	\$2,358,949	\$32,021 09
Deduct amount reinsured.	24,318	6,143 06
Net amount in force.	<u>\$2,334,631</u>	<u>\$25,878 03</u>

Answers to General Interrogatories.

Amounts deposited in various States and countries for the protection of policy-holders, as follows, viz.:	
New York.	\$20,000 00
Massachusetts.	100,000 00

Business in the State of New York during the year.

Marine risks written.	\$18,635,830 00
Premiums received.	145,674 43
Losses paid.	113,278 59
Amount of losses incurred.	89,958 44
Amount of taxes paid to the Insurance Department.	2,356 07
Amount paid the Comptroller for taxes on premiums.	1,236 87

UNIVERSAL MARINE INSURANCE COMPANY (LIMITED).

LONDON, ENGLAND.

JAMES LAWSON, Resident Manager and Attorney for the State of New York, No. 4 Hanover street,
New York.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$200,000 00	\$246,000 00	\$246,000 00
Cash in bank.....			4,233 53
Premiums in due course of collection.....			5,978 32
Aggregate amount of all actual, available Assets			\$256,211 85

II. LIABILITIES.

Losses unadjusted, including all reported and supposed losses.....	\$1,084 00.	
Net amount of unpaid losses and claims.....		\$1,084 00
Unearned premiums, at 100 per cent, on marine risks.....		9,956 00
All other liabilities, viz.: Commissions and brokerage, \$577.37; reinsurance premiums due other companies, net, \$263.34; total..		840 71
Total Liabilities.....		\$11,880 71

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$50,230 19	
Deduct reinsurance, rebate and return premiums	14,404 83	
Net cash received for premiums (all marine)....		\$35,875 36
Interest and dividends received from all sources.....		23,345 54
Aggregate Income received during the year in cash.		\$64,220 90

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$38,793 69	
Deduct salvages and reinsurances.....	7,972 18	
Net amount paid for losses (all marine)....		\$30,821 56
All other payments.....		12,350 94
Returned to home office.....	\$21,860 18	
Aggregate Expenditures during the year in cash.....		\$43,172 50

V. MISCELLANEOUS.

Risks and Premiums.

	Marine and Inland risks.	Premiums.
In force December 31, 1884.....	\$1,398,013	\$14,082 93
Written or renewed in 1885.....	7,903,005	48,278 78
Totals.....	\$9,301,018	\$62,361 71
Deduct expirations and cancellations.....	6,713,370	52,405 71
In force December 31, 1885.....	\$1,587,648	\$9,956 00
Deduct amount reinsured	25,080	376 20
Net amount in force.....	\$1,562,568	\$9,579 80

Answers to General Interrogatories.

Total amount of marine losses incurred during the year.....	\$27,593 00
Deposited with the Insurance Department, at Albany, N. Y.....	200,000 00

Business in the State of New York during the year.

Marine risks written.....	\$28,523,298 00
Premiums received.....	80,485 88
Losses paid.....	80,465 36
Amount of losses incurred.....	27,842 80
Amount paid the Comptroller for taxes on premiums.....	178 01

COMPANIES TRANSACTING NO NEW BUSINESS.

ABSTRACTS COMPILED FROM THE STATEMENTS OF
FIRE, FIRE-MARINE AND MARINE INSURANCE COM-
PANIES DOING NO NEW BUSINESS, MADE TO THE
SUPERINTENDENT OF THE INSURANCE DEPART-
MENT, SHOWING THEIR CONDITION ON THE 31ST
DAY OF DECEMBER, 1885.

*BUFFALO INSURANCE COMPANY.

No. 200 MAIN STREET, BUFFALO.

[Organized July 15, 1874; commenced business July 17, 1874.]

FASCAL P. PRATT, *President.*

EDWARD D. SMITH, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Cash in bank.....	\$201,153 00
All other assets.....	2,710 60
Aggregate amount of all actual, available assets.....	<u>\$203,863 60</u>

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due.....	\$1,696 70
Losses unadjusted, including all reported and supposed losses..	750 00
Net amount of unpaid losses and claims.....	<u>\$2,446 70</u>
Total liabilities, except capital and net surplus.....	\$2,446 70
Joint-stock capital paid up in cash.....	200,00 00
Surplus beyond all liabilities	1,416 90
Aggregate Liabilities, including paid up capital and net surplus.	<u>\$203,863 60</u>

III. INCOME DURING THE YEAR.

Net cash received of premiums (all fire).....	\$59 18
Interest and dividends received from all sources.....	7,895 57
Income from all other sources.....	76 78
Aggregate Income received during the year in cash.....	<u>\$8,031 53</u>

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Net amount paid for losses	\$1,196 63	\$10,543 39	
Commissions and brokerage.....			\$11,740 02
Salaries and other charges of officers, clerks and other employes.			1,034 36
State, national and local taxes,.....			1,250 00
All other payments, viz.: General expenses, \$1,572.50; return premiums, 95.24; balance reinsurance contract, \$761.20; total..			630 31
			2,428 94
Aggregate Expenditures during the year in cash.....			<u>\$17,083 63</u>

*All the outstanding risks of this Company are reinsured in the Phenix Insurance Company of Brooklyn, N. Y.

* COMMERCIAL FIRE INSURANCE COMPANY.

No. 23 WILLIAM STREET, NEW YORK.

[Organized and commenced business May 15, 1850.]

JOHN J. VAN NOSTRAND, *President*.

GEORGE MAGNUS, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Loans on bond and mortgage (first liens)	\$10,700 00
Interest accrued thereon	153 50

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$76,000 00	\$96,120 00
Brooklyn Corporation bonds	1,000 00	1,290 00
Long Island City bonds	10,000 00	10,000 00
New York Corporation Appraisement bonds	1,000 00	1,270 00
Elizabeth City Adjustment bonds	14,000 00	10,000 00
Total par and market values	\$102,000 00	\$118,680 00
Cash in office, \$2.50; in bank, \$90; total		92 50
Interest due and accrued on stocks and bonds		238 50
All other assets		1,500 00

Aggregate amount of all actual, available Assets

\$131,264 50

II. LIABILITIES.

Net amount of unpaid losses and claims	\$23,141 00
Cash dividends to stockholders, unpaid	90 00
Salaries and other miscellaneous expenses, due and accrued	60 00
Borrowed money, due and to become due	8,313 46

Total liabilities, except capital and net surplus

\$31,604 46

Joint-stock capital paid up in cash

200,000 00

Aggregate Liabilities, including paid up capital and net surplus

\$231,604 46

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$25,559 03
Deduct reinsurance, rebate and return premiums	3,067 64
Net cash received for premiums (all fire)	\$22,491 41
Interest received on bonds and mortgages	587 77
Interest and dividends received from all other sources	3,999 56
Income from all other sources, viz.: Salvage, \$1,542.85; premiums on bonds, \$41,821.18; sale of bonds, \$144,000; miscellaneous, \$1,323.10; total	191,687 13

Aggregate Income received during the year in cash

\$218,765 87

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire)	\$40,963 73
Commissions and brokerage	5,785 35
Salaries and other charges of officers, clerks and other employes	6,841 70
State, national and local taxes	551 78
All other payments	154,947 09

Aggregate Expenditures during the year in cash

\$209,089 65

*All the outstanding risks of this Company are reinsured in the Exchange Fire Insurance Company of New York.

V. MISCELLANEOUS.

Answers to General Interrogatories

Total premiums received since the organization of the Company	\$5,771,015 35
Total losses paid since organization	3,426,235 94
Total cash dividends declared since the Company commenced business	880,000 00
Total amount of the Company's stock owned by the directors at par value	86,000 00
Total amount of fire losses incurred during the year	40,063 73

* FIREMAN'S TRUST INSURANCE COMPANY.

No. 201 MONTAGUE STREET, BROOKLYN.

[Organized March 15, 1858; commenced business March 17, 1859.]

WILLIAM BURRELL, *President*.B. F. VAN VOORHIS, *Secretary*.

Capital stock of the Company paid up, \$150,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$10,000 00	\$11,262 50	
			\$11,262 50

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Metropolitan National Bank stock ..	\$100,700 00	\$32,910 00		
East Tenn., Va. and Georgia R. R. Co. bonds	100,000 00	20,000 00		
Detroit, Mackinac and Marquette R. R. Co. bonds	25,000 00	1,500 00	\$140,000 00	
Brooklyn Art Association stock	10,000 00	3,000 00		
Real estate Mamaroneck, West- chester Co., N. Y.	15,000 00	15,000 00		
Total par and market values..	\$259,700 00	\$72,410 00	\$140,000 00	140,000 00
Cash in office, \$64.55; in bank, \$2,923 86; total				2,988 41.
Interest due and accrued on collateral loans				5,872 22

Aggregate amount of all actual, available Assets..... \$160,123 13

II. LIABILITIES.

(Total Liabilities, except capital and net surplus..... \$150,000 00

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$110 00
Deduct reinsurance, rebat� and return premiums	4 40
Net cash received for premiums (all fire)	\$105 60
Interest and dividends received from all other sources	7,551 35
Received for rent	150 00
Sale of furniture	229 00
Aggregate Income received during the year in cash	\$8,035 95

* This Company is in voluntary liquidation. All its outstanding fire risks have been reinsured in the American Insurance Company, of Newark, N. J., and all its marine and inland policies are reinsured in the Phoenix Insurance Company, of Brooklyn, N. Y., and in the Boston Marine Insurance Company, of Boston, Mass..

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all fire).....	\$188 54
Commissions and brokerage.....	23 75
Salaries and other charges of officers, clerks and other employes...	1,200 00
State, national and local taxes.....	102 09
All other payments, viz.: Rent, \$1,225; sundries, \$168.54; total ..	1,393 54
Aggregate Expenditures during the year in cash	<u>\$2,857 92</u>

* FRANKLIN AND EMPORIUM FIRE INSURANCE COMPANY.

No 237 BROADWAY, NEW YORK.

[Organized and commenced business March 1, 1879.]

GEORGE ALGER, *President*.FRANKLIN A. VURGASON, *Secretary*.

Capital stock of the Company paid up, \$200,000, less \$120,000; returned to stockholders, \$80,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$29,000 00	\$32,661 25	
National Broadway Bank stock	8,650 00	23,787 50	
Chicago, Burlington and Quincy Railroad stock.....	22,000 00	30,195 00	
New York Central and Hudson River R. R. stock ..	30,000 00	31,762 50	
Consolidated Gas Company's stock	13,500 00	13,162 50	
Brooklyn Gas Company's stock	4,000 00	5,200 00	
Total par and market values	<u>\$107,150 00</u>	<u>\$136,768 75</u>	\$136,768 75

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
National Broadway Bank stock	<u>\$2,250 00</u>	<u>\$6,187 50</u>	<u>\$4,000 00</u>	4,000 00
Cash in bank.....				600 64
Interest due and accrued on stocks and bonds.....				1,165 00
Aggregate amount of all actual, available Assets				<u>\$142,534 39</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.	\$1,400 00
Rent due and accrued	50 00
All other liabilities	477 45
Total liabilities, except balance of capital and net surplus.....	<u>\$1,927 45</u>
Balance joint-stock capital paid up in cash.....	80,000 00
Surplus beyond all liabilities.....	60,606 94
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$142,534 39</u>

* Under a resolution of its board of directors this company retired from business January 14, 1885; all the outstanding risks are reinsured in the Exchange Fire Insurance Company of New York.

III. INCOME DURING THE YEAR.

	Fire.	Inland.	
Gross cash premiums received.....	\$16,644 60	\$125 00	
Deduct reinsurance, rebate and return premiums.	3,653 80	.....
	<u>\$12,990 80</u>	<u>\$125 00</u>	
Net cash received for premiums			\$13,115 80
Interest received on bonds and mortgages.....			1,411 75
Interest and dividends received from all other sources.....			8,277 45
Income from all other sources.....			1,655 14
			<u>\$24,460 14</u>
Aggregate Income received during the year in cash			

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses.....	\$26,658 85	\$1,667 21	
Deduct salvages and reinsurances	286 09	.....
	<u>\$26,372 76</u>	<u>\$1,667 21</u>	
Net amount paid for losses.....			\$28,039 97
Dividends paid.....			10,000 00
Commissions and brokerage			3,510 62
Salaries and other charges of officers, clerks and other employés.			3,303 68
State, national and local taxes.....			1,317 55
All other payments, viz : Rent, stationery, printing, advertising and other miscellaneous expenses.....			4,915 28
			<u>\$51,087 10</u>
Aggregate Expenditures during the year in cash			

V. MISCELLANEOUS.

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$457,805 00
Total losses paid since organization.....	305,326 88
Total cash dividends declared since the Company commenced business.....	138,000 00
Total amount of the Company's stock owned by the directors at par value...	68,200 00
Total amount of fire losses incurred during the year	15,044 19

Business in the State of New York during the year.

	Fire.	Inland.	
Risks written	\$901,483 33	\$2,500 00	
Premiums received	12,667 12	125 00	
Losses paid	21,464 78	.....
Amount of losses incurred	<u>13,269 41</u>	<u>.....</u>	
Amount paid the Comptroller for taxes on premiums			\$394 80
Amount paid the Comptroller for taxes on dividends to stockholders.....			550 00

HOFFMAN FIRE INSURANCE COMPANY.

WILLIAM O. HOFFMAN, Receiver, Drexel Building, New York city.

At a Special Term of the Supreme Court of the State of New York, held at chambers, in the County Court-house, in the city of New York, on the 29th day of September, A. D. 1885.

Present—Hon. CHARLES DONOHUE, *Justice*.

IN THE MATTER

OF THE

APPLICATION OF A MAJORITY OF THE
DIRECTORS OF THE HOFFMAN FIRE
INSURANCE COMPANY FOR A VOLUN-
TARY DISSOLUTION.

Copy order discharging Receiver.

On reading and filing the report of William O. Hoffman, as Receiver of the Hoffman Fire Insurance Company, together with the schedules, vouchers and proofs of publication of the notice of this application attached to said petition, from which it appears that as such Receiver he has in his hands a balance of six hundred and fifty-three 9-100 dollars; that all the stockholders of said company have been paid one hundred cents on the dollar on the amount of the stock held by them respectively; that there are no claims or demands against said company, nor unsettled or open accounts; and on motion of Miller, Peckham & Dixon, attorneys for said Receiver, it is hereby

Ordered, That the said report and account of said Receiver be and the same hereby are approved and allowed;

And it is further Ordered, That out of the proceeds six hundred and fifty-three dollars, remaining in his hands, the said William O. Hoffman, as Receiver, be allowed a commission of five per cent on all sums received by him as such Receiver, and that he pay over to Miller, Peckham & Dixon the balance that may remain after deducting his said commission, which balance is hereby directed to be paid to them as their costs and allowances for all services rendered by them in matters pertaining to said Receivership, and upon paying over said balance the said William O. Hoffman be relieved and discharged from all the duties and responsibilities of said Receivership, and that the bond given by him herein be, and the same hereby is, canceled and discharged, and the sureties thereon be and they are hereby released and discharged.

(A copy.)
[L. s.]

C. DONOHUE.
PATRICK KENNY,
Clerk.

*IRVING INSURANCE COMPANY.

No. 157 BROADWAY, NEW YORK.
[Organized and commenced business April 30, 1872.]
GEORGE C. OWEN, Secretary.
Capital stock of the Company, \$200,000.

I. ASSETS.	
Cash on deposit.....	\$10,000 00
II. LIABILITIES.	
Three outstanding bills.....	\$2,500 00

†LAMAR INSURANCE COMPANY.

NEW YORK CITY, N. Y.
[Organized and commenced business April 3, 1872.]
WILLIAM R. MACDIARMID, Receiver, No. 5 Dey street, New York.

I. ASSETS.			
<i>Stocks, etc., owned by the Company.</i>			
	Par value.	Market value.	
National Bank of the Republic stock.....	\$5,000 00	\$5,750 00	
St. Nicholas Bank of New York stock.....	5,400 00	6,210 00	
Total par and market values	\$10,400 00	\$11,960 00	\$11,960 00
<i>Collateral Loans.</i>			
	Par value.	Market value.	Amount loaned.
Nassau Fire Ins. Co. of B'klyn stk	\$250 00	\$350 00 }	\$4,077 00
Con. Gas Co. of Balt're, Md., stock	4,000 00	3,200 00 }	
Total amounts.....	\$4,250 00	\$3,550 00	\$4,077 00
Cash with Union Trust Company.....			5,017 32
Interest due and accrued on loan..			79 24
Total gross assets.....			\$21,133 56
Deduct probable loss on loan...			2,206 24
Aggregate amount of all actual, available Assets.....			\$18,927 32
II. LIABILITIES.			
Losses resisted, including interest, costs and expenses.....			\$5,500 00
Return premiums.....			99 70
Total liabilities, except capital.....			\$5,599 70
Joint-stock capital paid up in cash.....			30,000 00
Aggregate Liabilities, including paid up capital.....			\$35,599 70

*All the outstanding risks of this Company have been reinsured in the United States Branch of the United Fire Reinsurance Company (Limited) of Manchester, England.
†All the outstanding risks of this Company have been reinsured in the Phenix Insurance Company of Brooklyn, New York.

III. INCOME DURING THE YEAR.

Interest received on deposits	\$73 83
Interest and dividends received from all sources.....	957 00
Income from all other sources.....	92 00
Aggregate Income received during the year in cash.....	<u>\$1,122 83</u>

IV. EXPENDITURES DURING THE YEAR.

Loss expenses.....	\$93 47
Taxes	130 68
Salary.....	2,000 00
Rent and miscellaneous items.....	444 50
Aggregate Expenditures during the year in cash.....	<u>\$2,668 65</u>

* LORILLARD INSURANCE COMPANY.

No 152 BROADWAY, NEW YORK CITY.

[Organized or incorporated December, 1871; commenced business January, 1872.]

CARLISLE NORWOOD, *President.* E. B. MANGUS, *Secretary.*

Original capital, \$300,000; balance of capital, \$60,000

I. ASSETS.

Cash with Union Trust Company.....	\$13,845 64
Cash in office	18 08
	<u>\$13,863 72</u>

II. DISBURSEMENTS.

Law advertisements.....	\$202 60
Sundry expenses	100 84
	<u>\$303 44</u>
Balance	<u>\$13,560 28</u>

† MECHANICS AND TRADERS' FIRE INSURANCE COMPANY.

No. 171 BROADWAY, NEW YORK.

[Organized and commenced business April 18, 1853.]

WILLIAM R. FOSTER, *President.* JOHN M. TOMPKINS, *Secretary.*

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Market value of real estate owned unincumbered.....	\$14,000 00
Loans on bond and mortgage (first liens).....	1,000 00
Interest accrued thereon.....	40 88

* This Company is in voluntary liquidation, and all its outstanding risks have been reinsured in the United States Branch of the Guardian Fire and Life Assurance Company of London, England.

† Discontinued doing business, and all the risks of the Company are reinsured in the Citizens' Company, Pittsburg, Pa.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$95,000 00	\$106,875 00	
Cash in office, \$157.70; in bank, \$6,755.96; total			\$106,875 00
All other assets			6,913 66
			1,000 00
Aggregate amount of all actual, available Assets			\$129,829 49

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$1,600 00	
Losses resisted, including interest costs and expenses	1,500 00	
Gross amount of unpaid losses and claims		\$3,100 00
All other liabilities		100 00
Total liabilities, except capital and net surplus		\$3,200 00
Joint-stock capital paid up in cash		200,000 00
Aggregate Liabilities, including paid up capital and net surplus		\$203,200 00

III. INCOME DURING THE YEAR.

Interest received on bonds and mortgages	\$1,326 90
Interest and dividends received from all other sources	4,275 00
Received for rent	1,455 91
Income from all other sources	293 81
Aggregate Income received during the year in cash	\$7,351 62

IV. EXPENDITURES DURING THE YEAR.

	Fire.	Inland.	
Gross amount paid for losses	\$26,474 67	\$17,180 69	
Deduct salvages and reinsurances	1,326 66	3,535 08	
Net amount paid for losses (all fire)	\$25,148 01	\$13,645 61	
Commissions and brokerage			\$38,793 62
Salaries and other charges of officers, clerks and other employes			48 80
State, national and local taxes			6,872 53
All other payments, viz.: Rent, \$2,230; other expenses, \$1,654.23; total			650 61
			3,884 23
Aggregate Expenditures during the year in cash			\$50,249 79

V. MISCELLANEOUS.

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$4,682,464 00
Total losses paid since organization	3,183,420 00
Total cash dividends declared since the Company commenced business	982,000 00
Total amount of the Company's stock owned by the directors at par value	81,200 00
Total amount of fire losses incurred during the year	11,033 25
Total amount of inland losses incurred during the year	817 28

*NEW YORK AND BOSTON INSURANCE COMPANY.

No. 73 WILLIAM STREET, NEW YORK.

[Organized or incorporated July 28, 1876; commenced business August 1, 1876.]

A. GALLATIN STEVENS, *President.*

ROBERT L. LIVINGSTON, *Secretary.*

Capital stock of the Company paid up, \$200,000, less \$130,000; returned to stockholders, \$70,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$38,789 57
Loans on bond and mortgage (first liens).....	2,500 00
Interest accrued	71 77
•Cash in office	395 00
Cash in bank.....	149 31
Rents due and accrued.....	80 00
Aggregate Assets.....	\$41,985 65

II. LIABILITIES.

Losses resisted.....	\$2,500 00
All other liabilities.....	650 00
Capital, less amount returned to stockholders.....	\$3,150 00 70,000 00
Aggregate Liabilities.....	\$73,150 00

III. INCOME.

Rent	\$1,096 00
Proceeds sale real estate.....	1,721 00
Profit and loss.....	33 06
Aggregate Income.....	\$2,860 06

IV. EXPENDITURES.

Taxes.....	\$532 91
All other payments.....	2,042 79
Aggregate Expenditures...	\$2,575 70

†ORANGE COUNTY MUTUAL INSURANCE COMPANY.

GOSHEN, N. Y.

[Organized or incorporated March 15, 1837; commenced business October 15, 1837.]

HENRY BACON, *President.*

DUDLEY MURRAY, *Secretary.*

I. ASSETS.

Aggregate amount of all actual, available Assets	\$229 71
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II. LIABILITIES.

Aggregate Liabilities.....	\$197 28
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* All the outstanding risks of this company are reinsured in the United States Branch of the Lion Fire Insurance Company of London, England, and in the United States Branch of the Scottish Union and National Insurance Company of Edinburgh, Scotland.
† All the outstanding risks of this company are reinsured in the United States Branch of the Sun Fire Office, London, England.

* PACIFIC MUTUAL INSURANCE COMPANY.

NEW YORK CITY.

[Organized January, 1855.]

JACOB R. TELFAIR, Receiver, No. 56 Wall street, New York.

I ASSETS.

Cash in bank.....	\$186 23
United States bonds....	78,868 78
Collateral loans.....	10,000 00
Due for salvages.	1,700 00
Total	<u>\$90,755 01</u>

II. RECEIPTS.

Balance on hand December 31, 1885.....	\$2,344 94
Interest account.....	4,380 42
Reinsurance salvages.	2,375 00
Proceeds sale United States bonds, including \$11,400 received on account of loan.....	24,624 97
Total.....	<u>\$33,725 33</u>

III. DISBURSEMENTS.

Loss and salvage expenses.....	\$6,051 60
Five per cent dividends by order of court.....	518 04
Fifteen per cent dividends by like order.....	24,550 01
Expenses.....	2,419 45
Cash in bank.....	186 23
Total.....	<u>\$33,725 33</u>

IV. LIABILITIES.

Losses due and unpaid.....	\$855 80
Losses not acknowledged waiting proof, estimated and in litigation.....	35,883 83
Total amount of claims for losses.	<u>\$36,739 63</u>
Deduct reinsurance thereon... ..	3,452 95
	\$33,286 68
Return premiums.....	4,240 41
Commissions.....	12 00
Bills, salvages, etc.....	2,950 00
Redemption of scrip	12,257 00
Interest on scrip.....	13,598 04
Estimated expenses of dissolution.....	15,000 00
Unpaid balance 5 per cent dividend.....	1,334 47
Unpaid balance 15 per cent dividend.....	6,090 56
Balance representing remaining profits....	1,985 85
Total.....	<u>\$90,755 01</u>

V. CERTIFICATES.

Profits of previous years represented by scrip outstanding and deliverable to policyholders....	\$204,270 50
Deduct amount ordered to be redeemed.....	40,854 10
	<u>\$163,416 40</u>
Scrip included in above, but not actually delivered.....	<u>\$11,894 20</u>

*In voluntary liquidation.

*RELIEF FIRE INSURANCE COMPANY.

No. 168 BROADWAY, NEW YORK.

[Organized or incorporated September, 1855; commenced business December 18, 1855.]

HENRY DEMAREST, *President.*

G. W. DAMON, *Secretary*

Capital stock of the Company paid up, \$200,000, less \$171,000 paid stockholders, \$29,000.

I. INCOME DURING THE YEAR.

Proceeds real estate sold, \$2,450; return premiums, \$15; total...	\$2. 465 00
Aggregate Income received during the year in cash....	\$2, 465 00

II. EXPENDITURES DURING THE YEAR.

Dividends paid stockholders....	\$3. 000 00
Salaries and other charges of officers, clerks and other employés.	1, 560 97
Aggregate Expenditures during the year in cash....	\$4, 560 97

†STAR FIRE INSURANCE COMPANY.

No. 141 BROADWAY, NEW YORK.

[Organized and commenced business December 2, 1864.]

NICHOLAS C. MILLER, *President.*

JAMES M. HODGES, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Market value of real estate owned, unincumbered	\$11, 500 00
Loans on bond and mortgage (first liens).....	63, 200 00
Interest due and unpaid on bond and mortgage loans.....	666 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$385,000 00	\$423,643 75	
Kansas Pacific Railway Co. bonds.....	10,000 00	10,150 00	
Chicago, Mil. and St Paul, Chicago and Pacific Western Div. Railway Co. bonds	25,000 00	25,750 00	
Chicago, Mil. and St. Paul Southern Minnesota Div. Railway Co bonds	20,000 00	23,200 00	
Missouri Pacific Railway Co. bonds	20,000 00	23,750 00	
Chicago, St. Louis and New Orleans R. R.Co. bds.	20,000 00	22,450 00	
German-American Bank stock	3,375 00	3,543 75	
Total par and market values.....	\$483 375 00	\$532 487 50	532, 487 50

*All the outstanding risks of this Company are reinsured in the Niagara Fire Insurance Company of New York, excepting a risk of \$1,000, which is reinsured in the United Fire Reinsurance Company of Manchester, England. The charter of the Company expired December 31, 1885.

†This Company discontinued business January 22, 1886, and all its outstanding risks are reinsured in the Westchester Fire Insurance Company of New York.

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Pacific Fire Ins. Co. stock.....	\$1,000 00	\$1,650 00 }	\$2,900 00
American Fire Ins. Co. stock	1,000 00	1,500 00 }	
Total amounts	\$2,000 00	\$3,150 00	\$2,900 00
Cash in office, \$4,510.81 ; in bank, \$9,463.15 ; total.....			\$2,900 00
Interest due and accrued on collateral loans... ..			13,973 96
Premiums in due course of collection			145 37
All other assets, viz.: Rents due and accrued			38,881 36
			318 00
Aggregate amount of all actual, available Assets.....			\$664,072 19

II. LIABILITIES.

Losses adjusted and unpaid, due and to become due	\$19,692 02
Losses unadjusted, including all reported and supposed losses..	9,247 55
Losses resisted, including interest, costs and expenses.....	1,548 67
Net amount of unpaid losses and claims.....	\$30,488 24
Unearned premiums, at 50 per cent of premiums on fire risks running one year or less	\$90,727 15
Unearned premiums, <i>pro rata</i> , on fire risks running more than one year	25,868 64
Total unearned premiums.....	116,595 79
Salaries and other miscellaneous expenses, due and accrued	1,500 00
All other liabilities, viz.: Commissions and brokerage, \$1,480.17 ; return premiums, \$163.87 ; total.....	1,644 04
Total liabilities, except capital and net surplus	\$150,228 07
Joint-stock capital paid up in cash	500,000 00
Surplus beyond all liabilities	13,844 12
Aggregate Liabilities, including paid up capital and net surplus	\$664,072 19

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$277,176 97
Deduct reinsurance, rebate and return premiums.....	34,993 40
Net cash received for premiums (all fire)....	\$242,183 57
Interest received on bonds and mortgages.....	3,919 52
Interest and dividends received from all other sources.....	18,885 13
Received for rent	611 05
Aggregate Income received during the year in cash.....	\$265,599 27

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.	\$161,984 91
Deduct salvages and reinsurances.	4,021 06
Net amount paid for losses (all fire).....	\$157,963 85
Dividends paid.....	10,000 00
Commissions and brokerage.....	40,322 83
Salaries and other charges of officers, clerks and other employes...	26,352 29
State, national and local taxes	7,017 74
All other payments, viz.: Rent, office expenses, \$10,024.42 ; agency expenses, \$8,031.57 ; fire patrol, \$706.17 ; New York Board of Fire Underwriters, \$217.98 ; total.....	18,980 14
Aggregate Expenditures during the year in cash.....	\$230,636 85

V. MISCELLANEOUS.

Risks and Premiums.

	Fire risks.	Premiums.
In force December 31, 1884	\$22,617,452 50	\$224,394 21
Written or renewed in 1885.....	28,676,525 42	280,814 62
Totals	\$51,293,977 92	\$505,208 83
Deduct expirations and cancellations....	25,286,080 92	260,256 53
In force December 31, 1885	\$26,207,897 00	\$244,952 30
Deduct amount reinsured	955,557 00	9,225 26
Net amount in force	\$25,052,340 00	\$235,727 04

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885.....	One year or less.....	\$18,685,888	\$181,454 30	1—2	\$90,757 15
1884.....	Two years.....	4,800	25 25	1—4	6 31
1885.....		15,826	133 67	3—4	100 25
1883.....		1,875,435	15,021 85	1—6	2,503 64
1884.....	Three years.....	1,395,830	13,439 99	1—2	6,720 00
1885.....		1,918,925	13,348 08	5—6	11,123 40
1882.....		51,069	583 31	1—8	72 91
1883.....	Four years.....	26,068	238 00	3—8	89 25
1884.....		4,324	74 25	5—8	45 16
1885.....		18,350	195 98	7—8	171 49
1881.....	Five years.....	306,150	3,186 88	1—10	318 69
1882.....		180,803	2,070 44	3—10	621 13
1883.....		231,500	2,270 25	1—2	1,135 12
1884.....		157,557	1,779 39	7—10	1,245 57
1885.....		206,810	1,875 40	9—10	1,687 86
	Seven years	3,000	30 00	.....	27 86
Totals		\$25,052,340	\$235,727 04	... ..	\$116,595 79

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$4,523,893 69
Total losses paid since organization	2,693,345 32
Total cash dividends declared since the Company commenced business	400,791 77
Total amount of the Company's stock owned by the directors at par value...	171,000 00
Total amount of fire losses incurred during the year	154,409 98

Business in the State of New York during the year.

Fire risks written	\$16,670,163 42
Premiums received.....	120,368 99
Losses paid	75,155 69
Amount of losses incurred	78,122 99
Amount paid the Comptroller for taxes on premiums.....	974 65
Amount paid the Comptroller for taxes on capital stock	450 00

TRADESMEN'S FIRE INSURANCE COMPANY.

No. 31 PINE STREET, NEW YORK.

[Organized or incorporated 1858; commenced business December 28, 1825.]

WM. MORRISON, *President.* T Y BROWN, *Secretary.*

Capital stock of the Company paid up, \$300,000.

Mr. T. Y. Brown, late Secretary of this Company, reports as follows, under date February 4, 1886 :

“ At a Special Term of the Supreme Court of the State of New York, held at Chambers thereof, at the County Court-house, in the city of New York, March 31, 1885, before Judge Van Brunt, the Tradesmen's Fire Insurance Company was dissolved. The entire capital, including eleven per cent thereon, was returned to the stockholders.”

UNION MUTUAL INSURANCE COMPANY.

NEW YORK CITY.

[Incorporated May 14, 1845; commenced business May 1, 1847.]
FERDINAND STAGG, Vice-President, 120 Broadway, New York.

I. ASSETS.

On deposit.....	\$65,222 85
Interest accrued.....	115 83
United States Warehouse Company stock.....	900 00
Total.....	\$66,238 68

II. LIABILITIES.

Losses resisted, including interest, costs and other expenses.....	43,700 00
Balance..	\$22,538 68
Outstanding scrip	\$84,029 40

*WATERTOWN FIRE INSURANCE COMPANY.

WATERTOWN, N. Y.

SIDNEY COOPER, Receiver, Watertown, N. Y.

I. ASSETS.

Cash in office	\$577 67
Cash in bank.....	3,976 86
Collateral loans.....	19,104 77
Mortgage.....	700 00
Accounts, good and otherwise.....	4,605 01
	\$28,964 31

II. LIABILITIES.

Losses resisted, exclusive of costs and interest.....	\$4,450 00
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*All the outstanding risks of this Company are reinsured in the United States branch of the Sun Fire Office, of London, England.

RECEIVERS' STATEMENTS.

ABSTRACTS COMPILED FROM THE STATEMENTS OF
RECEIVERS OF FIRE, FIRE-MARINE AND MARINE
INSURANCE COMPANIES OF THE STATE OF NEW
YORK, MADE TO THE SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, FOR THE YEAR ENDING
DECEMBER 31, 1885.

ADRIATIC FIRE INSURANCE COMPANY.

NEW YORK CITY.

[Organized and commenced business November 24. 1858.]

THE METROPOLITAN TRUST COMPANY OF THE CITY OF NEW YORK, Receiver.
No. 35 Wall street, New York.

I. ASSETS.	
Cash balance as per last report.....	\$18,564 97
II. RECEIPTS.	
Interest on cash balance.....	373 85
Total....	\$18,938 82
III. LIABILITIES.	
Fire claims in litigation.....	\$18,200 00

BALTIC INSURANCE COMPANY.

WILLIAM H. KIPP, Receiver, No. 231 Broadway, New York.

I. ASSETS.	
Premium account.....	\$9,460 34
II. LIABILITIES.	
Claims for losses (disallowed), rent and counsel fees.....	\$2,966 45.

BREWERS AND MALTSTERS' INSURANCE COMPANY.

NEW YORK CITY.

[Organized and commenced business September 22, 1871.]

NEWTON AMERMAN, Receiver, No. 92 Hudson street, New York city.

I. ASSETS.	
Cash in bank.....	\$329 44
United States bonds.....	5,000 00
Interest thereon.....	150 00
Total.....	\$5,479 44
II. LIABILITIES.	
Claims in litigation.....	\$2,000 00
Other claims.....	800 00
Unpaid dividend....	432 00
Estimated expenses final settlement.....	2,000 00
Total.....	\$5,232 00

III. RECEIPTS.

Cash	\$310 44
Interest on United States bonds.....	300 00
Total.....	<u>\$610 44</u>

IV. DISBURSEMENTS.

Payments on account — third dividend	\$60 00
Counsel fees.....	150 00
Receivers' expenses.....	71 00
Total.....	<u>\$281 00</u>

COLUMBIAN MARINE INSURANCE COMPANY.

JOHN P. PAULISON, Surviving and Sole Receiver, office No. 3 Nassau street, New York

I. ASSETS.

Cash in bank.	\$1,325 08
Office furniture and safe.....	150 00
Receipts.....	36 36
Total.....	<u>\$1,511 44</u>

II. LIABILITIES.

Adjusted and admitted claims, less five per cent dividend heretofore declared.....	\$2,589,028 73
Amount of said dividend unpaid and unclaimed.....	4,390 36
United States taxes.....	5,600 00
Total.....	<u>\$2,599,019 09</u>

III. DISBURSEMENTS.

Miscellaneous.....	\$8 76
Rent for storage.....	74 00
Dividends paid creditors..	375 55
Total.....	<u>\$458 31</u>

FIREMEN'S FUND INSURANCE COMPANY.

CHARLES E. APPLEBY, Receiver, No. 155 Broadway, New York.

I. ASSETS.

Balance on hand as per last report.....	\$25,748 85
Since received	698 80
Total.....	<u>\$26,447 65</u>

With the exception of the Scammon suit, still pending in the State of Illinois, and a claim for defending the same, the Receiver reports that there are no outstanding claims against the Company.

HOMESTEAD FIRE INSURANCE COMPANY.

WATERTOWN, N. Y.

[Organized or incorporated April 10, 1873; commenced business May 15, 1873.]

SMITH T. WOOLWORTH, Receiver, Watertown, N. Y.

I. ASSETS.

Bond and mortgage.....	\$4,200 00
Cash.....	7,600 81

II. RECEIPTS.

Interest received.	252 00
Total.....	\$12,052 81

III. DISBURSEMENTS.

State, county and city taxes	\$169 60
Rent and office expenses.....	147 50
Total.....	\$317 10

NOTICE OF MOTION FOR FINAL ORDER.

SUPREME COURT.

IN THE MATTER OF THE HOMESTEAD FIRE INSURANCE COMPANY.	} Copy.
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SIR.— Please take notice that the report of the Hon. A. H. Sawyer, the referee appointed by order of this court to take the testimony as to the receipts and disbursements of Smith T. Woolworth, Esq., the Receiver of the said Homestead Fire Insurance Company, to examine the vouchers in reference to the same and state the account of said Receiver from the time of his appointment to the making of said report, and the report of said Receiver as to his proceedings in the matter of said receivership, will be presented to this court at a Special Term thereof appointed to be held at the Court-house, in the city of Watertown, in and for the county of Jefferson, on the second Saturday of February, 1886, at the opening of the court on that day, or as soon thereafter as counsel can be heard, and a motion will then and there be made for an order confirming said report and directing a final dividend of the estate remaining in his hands, and that, on such final dividend being made, said Receiver be discharged from said receivership, or then for such other or further order in the premises as may be proper.

Dated February 3, 1886.

Yours, etc.,
(Signed) JOHN LANSING,
Attorney for SMITH T. WOOLWORTH, Receiver, etc.,
No. 10½ Washington street, Watertown, N. Y.

MANHATTAN FIRE INSURANCE COMPANY.

NEW YORK CITY.

[Organized and commenced business March 31, 1872.]

EDWARD MITCHELL, Receiver, No. 41 Wall street, New York.

I. ASSETS.

Real estate.....	\$1,500 00
Judgment for \$1,800 (value unknown).	
Cash on deposit.....	7,238 81
Claims in litigation (value unknown).	
Five other claims (value unknown).	
Total.....	<u>\$8,738 81</u>

II. LIABILITIES.

Total claims against Company presented to Receiver.....	\$54,921 56
Referee's fees (5 months).....	96 00
Stenographer's fees for a like period.....	46 00
Receiver's expenses for same... .	6 38
Auctioneer's fees.....	60 00
Total.....	<u>\$55,129 94</u>

III. INCOME.

Interest on deposits.....	\$228 91
From all other sources.....	54 55
Total.....	<u>\$283 46</u>

IV. EXPENDITURES.

Payments by order of court.....	<u>\$2,110 32</u>
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MERCANTILE MUTUAL INSURANCE COMPANY.

NO. 35 WALL STREET, NEW YORK.

CHARLES T. HARBECK, Receiver.

I. ASSETS.

United States bonds.....	\$39,000 00
Whaling notes.....	501 25
Reinsurance.....	5,000 00
Loans on call.....	4,000 00
Cash in bank.....	7,651 80
Total.....	<u>\$56,153 05</u>

II. RECEIPTS.

Cash balance.....	\$3,539 80
Amount loans on call.....	31,000 00
Interest on investments and loans.....	2,711 18
Total.....	<u>\$37,250 98</u>

III. DISBURSEMENTS.

Losses, rent and expenses.....	\$3,460 21
Interest and dividends.....	22,138 97
Call loans.....	4,000 00
Cash.....	7,651 80
Total.....	<u>\$37,250 98</u>

IV. LIABILITIES.

Claims.....	\$6,231 47
Balance, first and second dividends.....	2,250 00
All other indebtedness.....	11,391 18
Total.....	<u>\$19,872 65</u>

METROPOLITAN INSURANCE COMPANY.

CHARLES E. APPLEBY, Receiver, No. 155 Broadway, New York.

I. ASSETS.

Balance on hand as per last report.....	\$28,092 88
Received since.....	600 00
Total.....	<u>\$28,692 88</u>

II. DISBURSEMENTS.

Taxes.....	371 93
Balance.....	<u>\$28,320 95</u>

* NORTHERN INSURANCE COMPANY OF NEW YORK.

WATERTOWN, N. Y.

[Organized and commenced business March 23, 1872.]

GEORGE B. PHELPS, Receiver, Watertown, N. Y.

I. ASSETS.

Cash on hand.....	\$19,253 22
Due on contract of sale.....	602 55
Estimated indebtedness of Merchants' Bank.....	384 51
Due from Jefferson County Savings Bank.....	3,000 00
Watertown National Bank stock.....	3,100 00
Interest accrued thereon.....	150 00
Total Assets.....	<u>\$26,490 28</u>

Mr. Phelps further reports that there are no liabilities existing against the Company, except his expenses as Receiver, and a five year fire risk amounting to \$166,746, expiring the present year.

*All the outstanding risks of this Company are reinsured in the Star Fire Insurance Company of New York.

OSWEGO AND ONONDAGA INSURANCE COMPANY.

PHOENIX, N. Y.

[Organized and commenced business May 13, 1873.]
E. KIRBY WEST, Receiver, Baldwinsville, N. Y.

I. ASSETS.

Cash in office and in bank.....	\$1,998 69
Accrued interest on deposits..	10 25
Loans on bonds and mortgages	7,836 91
Accrued interest thereon.....	741 35
Collateral loans.....	4,180 00
Accrued interest thereon..	334 40
Total....	<u>\$15,101 60</u>

II. LIABILITIES.

Claims for losses in litigation.....	\$2,500 00
Unclaimed dividends.....	1,202 50
Total Liabilities, except interest and costs in pending suit...	<u>\$3,702 50</u>

SAFEGUARD FIRE INSURANCE COMPANY.

NEW YORK CITY.

[Organized and commenced business January 6, 1872.]
JAMES YEREANCE, Receiver, No: 46 Pine street, New York.
Capital stock of the Company paid up in cash, \$200,000.

I. ASSETS.

Cash balance.	\$5,423 84
Salvages and losses paid.....	36 07
Interest accrued.....	112 56
Total bank deposit.....	<u>\$5,572 47</u>
Amount of dividends paid to stockholders since Company ceased doing business in 1879. viz.:	
By the directors, 24 per cent	\$48,000 00
By the Receiver, 119 per cent.....	238,000 00
Total, 143 per cent, aggregating.....	<u>\$286,000 00</u>

SECURITY INSURANCE COMPANY.

E. H. WOOTTON, Receiver, No. 35 Broadway, New York.

I. ASSETS.

Balance December 31, 1885.....	\$11,143 30
Interest received.....	230 00
Total.....	<u>\$11,373 30</u>

II. DISBURSEMENTS.

Dividends paid claimants.....	\$531 92
Miscellaneous.....	151 00
Total.....	<u>\$682 92</u>
Balance.....	<u>\$10,690 38</u>

WASHINGTON INSURANCE COMPANY.

NEW YORK CITY.

[Organized December 14, 1850.]

WILLIAM K. LOTHROP, Receiver, No. 170 Broadway, New York.

I. ASSETS.

Cash on hand	<u>\$21 65</u>
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II. LIABILITIES.

Claims for adjusted losses.....	\$948,466 79
Deduct dividends paid.....	471,957 93
Balance, claims outstanding.....	<u>\$476,508 86</u>

FIRE AND MARINE INSURANCE LAWS

OF THE

STATE OF NEW YORK.

Passed in 1885.

INSURANCE LAWS.

Chapter 40.

AN ACT to amend chapter three hundred and seventy-eight of the Laws of eighteen hundred and eighty-three, entitled “An Act in relation to Receivers of Corporations.”

PASSED March 9, 1885; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section four of chapter three hundred and seventy-eight of the Laws of eighteen hundred and eighty-three, entitled “An Act in relation to Receivers of Corporations,” is hereby amended so as to read as follows :

§ 4. It shall be the duty of every receiver of an insurance, banking or railroad corporation, or trust company, to present every six months to the special term of the supreme court, held in the judicial district wherein the place of trial or venue of the action or special proceeding in which he was appointed may then be, on the first day of its first sitting, after the expiration of such six months, and to file a copy of the same, if a receiver of a bank or trust company, with the bank superintendent, if a receiver of an insurance company, with the superintendent of insurance, and in each case with the attorney general, an account exhibiting in detail the receipts of his trust, and the expenses paid and incurred therein during the preceding six months; and it shall be unlawful for any receiver of the character specified in this section to pay to any attorney or counsel any costs, fees or allowances until the amounts thereof shall have been stated to the special term in this manner, as expenses incurred, and shall have been approved by that court, by an order of the court duly entered; and any such order shall be the subject of review by the general term and the court of appeals on an appeal taken therefrom by any party aggrieved thereby. Of the intention to present such account, as aforesaid, the attorney general shall be given eight days’ notice in writing; and the attorney general shall examine the books and accounts of such receiver at least once every twelve months.

§ 2. This act shall take effect immediately.

Chapter 113.

AN ACT to amend chapter three hundred and forty-six of the Laws of eighteen hundred and eighty-four, entitled “An Act relating to Service of Process upon Insurance Companies and Associations of other States of the United States and of Foreign Countries.”

PASSED April 7, 1885; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section four of chapter three hundred and forty-six of the Laws of eighteen hundred and eighty-four, entitled “An Act relating to Service of

Process upon Insurance Companies and Associations of other States of the United States and of Foreign Countries," is hereby amended so as to read as follows:

§ 4. Any person acting for himself or for others, who solicits or procures policies or certificates for or from any company or association that has not complied with this act, or who in any manner aids such transaction, shall be held guilty of a misdemeanor; provided, however, that the superintendent of the insurance department shall be authorized to issue to citizens of this state, in consideration of the yearly payment of two hundred dollars, a license which shall be subject to revocation at any time permitting the person or firm named in said license, to act as agent or agents and procure policies of fire insurance for themselves or others, on property in this state in companies which have not complied with the laws of this state: but before any person or firm shall act as agent or agents under or by virtue of said license, and procure policies in said companies, he or they shall execute an affidavit in duplicate, one of which shall be filed with the insurance department, and the other in the clerk's office of the county in which the property proposed to be insured is located, setting forth that the person, firm or corporation desiring insurance is unable to procure the amount of insurance required to protect the said property owned or controlled by the said person, firm or corporation, from the insurance companies duly authorized to transact business in this state: provided, however, that in counties having less than one hundred thousand inhabitants the license fee for such agent shall not exceed twenty-five dollars. The agent or agents who by virtue of said license shall place any such insurance, or procure policies in any such unrepresented companies, shall keep a separate account thereof, open at all times to the inspection of the superintendent, showing (1) the exact amount of such insurance placed for any person, firm or corporation; (2) the gross premiums charged thereon; (3) in what companies; (4) the date of the policy; (5) the term thereof. The agents provided for by this act shall not exceed two hundred in number, and each person or firm receiving such license shall, before transacting business, as herein authorized, execute and deliver to the superintendent a bond to the people of this state, in the penal sum of two thousand dollars, with such sureties as the superintendent shall approve, with a condition that the said agent will faithfully comply with all the requirements of this act, and will pay to the said superintendent, in January and July of each year, the sum of three dollars upon the hundred dollars, and at that rate upon the amount of gross premiums charged to policyholders upon all policies procured by such agent during the preceding six months, pursuant to this act. It is further provided that all fire insurance policies issued to residents of this state, on property located herein, by companies that have not complied with the requirements of the general insurance laws of the state shall be null and void, and of no force or effect whatever, except such as have been procured in the manner of this act provided.

§ 2. All acts and parts of acts inconsistent with this act are hereby repealed.

§ 3. This act shall take effect immediately.

Chapter 276.

AN ACT to amend chapter four hundred and eighty-nine of the Laws of eighteen hundred and seventy-nine, entitled "An act to regulate the Issuance of Policies and the Reinsurance thereof by Fire Insurance Companies transacting business in this State."

PASSED May 13, 1885; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section three of chapter four hundred and eighty-nine of the Laws of eighteen hundred and seventy-nine, entitled "An act to regulate the Issuance of Policies and the Reinsurance thereof by Fire Insurance Companies transacting business in this State," is hereby amended so as to read as follows:

§ 3. No credit of any kind shall be allowed or given either as a reduction of taxes or liabilities, to any company transacting business in this state for reinsurances made in companies not authorized to issue policies herein, and it shall be the duty of the superintendent of the insurance department to require schedules of reinsurances to be filed by each company at the time of making its annual statement to said department.

§ 2. All acts or parts of acts inconsistent with this act are hereby repealed.

§ 3. This act shall take effect immediately.

Chapter 327.

AN ACT to amend chapter ninety-one of the laws of eighteen hundred and sixty-seven, entitled "An Act to authorize Joint-Stock Fire and Marine Insurance Companies to reduce their capital stock, and to amend the act to provide for the incorporation of fire insurance companies."

PASSED May 23, 1885.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section one of chapter ninety-one of the laws of eighteen hundred and sixty-seven, entitled "An act to authorize Joint-Stock Fire and Marine Insurance Companies to reduce their capital stock, and to amend the act to provide for the incorporation of fire insurance companies," is hereby amended so as to read as follows:

§ 1. When it shall appear to the superintendent of the insurance department, from an examination made by him in the manner prescribed by law, that the capital stock of any joint-stock fire or marine insurance company, organized pursuant to law, is impaired to an amount exceeding twenty-five per centum of such capital: or whenever for any reason three-fourths of the directors of any joint-stock fire or marine insurance company, organized pursuant to law (with the consent of at least one-half of the stockholders, owning not less than

two-thirds of the capital stock of such company), shall desire to reduce the amount of its capital stock, and the said superintendent of the insurance department shall be of the opinion that the interests of the public will not be prejudiced by permitting such company to continue business with a reduced capital, it shall be lawful for such company, with the permission of the said superintendent, to reduce its capital stock, and the par value of the shares thereof, to such amount as the superintendent may, under his hand and official seal, certify to be proper, and as shall, in his opinion, be justified by the assets and property of such company; provided, that no part of such assets and property shall be distributed to the stockholders; and provided further, that the capital stock of any such company shall not be reduced to an amount less than the sum now required by law for the organization of a new company. under the general insurance laws, for the transaction of business at the place where such company is located, and of the kind which such company is authorized to transact; provided, however, that when any capital is reduced by this act, all amounts added to the surplus account thereby shall be held as a reserve for the protection of policyholders and shall not be used in the payment of dividends to stockholders.

§ 2. All acts and parts of acts inconsistent with this act are hereby repealed.

§ 3. This act shall take effect immediately.

Chapter 334.

AN ACT to further amend chapter two hundred and eighty-seven of the Laws of eighteen hundred and seventy-nine, entitled "An Act to provide for the formation of county and town Co-operative Insurance Companies."

PASSED May 26, 1885; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section nine of chapter two hundred and eighty-seven of the Laws of eighteen hundred and seventy-nine, entitled, "An act to provide for the formation of county and town Co-operative Insurance Companies," is hereby amended so as to read as follows:

§ 9. The companies formed under the provisions of this act may classify the property or buildings insured therein at the time of insuring and issuing policies, under different rates, according to the risk from fire which may be attached to the buildings insured. Whenever the amount of any loss or damage is ascertained which exceeds in amount the cash on hand of the company, such officer as shall be determined by the by-laws of the company shall convene the directors, who shall have power to borrow money on the credit of the company sufficient to pay the loss or shall make an assessment upon all the property insured pro rata to pay what the cash in hand falls short of paying, or for the whole loss or damages, as the directors may decide best for the interest of the company. In case the directors deem it to be for the interest of the company, they may make an estimate of such sum as in their judgment will be necessary to pay all losses, damages and expenses for the current year, and supply any deficiency in the preceding year and proceed to assess, levy and collect the same of the members of the company

at such time as in their discretion will be most advantageous to the company; such assessment to be made pro rata upon all the property at such time insured sufficient to pay said amount so estimated to pay the losses, damages and expenses for the current year, but not more than one such general assessment shall be made each current year. No assessment made by the directors shall be illegal or invalid because the same or any part thereof shall be for the purpose of paying any money borrowed by the directors and used in the payment of any claims for loss or damage against said company.

§ 2. Section ten of said chapter two hundred and eighty-seven, as amended by chapter three hundred and twelve of the Laws of eighteen hundred and eighty-two, is hereby amended so as to read as follows:

§ 10. It shall be the duty of the secretary within twenty days to notify every member, by written or printed, or partly written and partly printed notice signed by the secretary, that an assessment has been made, and the amount due from such member as his share of the loss or damage as determined by said directors, and the time when and to whom such amount must be paid; such time shall not be less than thirty nor more than sixty days from date of such notice; the cost of collection to be regulated by the by-laws of the company; such notice may be served personally, or by mail, and if by mail it shall be deposited in the post-office at the place where its principal office is located, or where said secretary resides, directed to each member at his place of residence or business, and the postage prepaid.

§ 3. This act shall take effect immediately.

Chapter 366.

AN ACT to incorporate the Board of Underwriters of New York.

PASSED May 28, 1885; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. The members of the "Board of Underwriters of New York," whereof John D. Jones is president, and John P. Paulison is the vice-president, and Charles Dennis is the secretary, and such other members as shall hereafter be duly associated with them, are hereby created a body corporate under the name of "The Board of Underwriters of New York," for the mutual benefit of the marine insurance organizations doing business in New York, who are or shall be members thereof, or represented therein, and for the transaction of such business as relates to them in common, and for such other purposes pertinent to the conduct and affairs of marine underwriters, as are or may be defined or prescribed by its constitution or by-laws.

§ 2. The said corporation shall have succession and be capable of suing and being sued, and may have and use a common seal and alter the same at pleasure, and (subject to the provisions of law, relative to bequests and devises by last will and testament) may acquire and hold real and personal estate for the conduct of its affairs or purposes of its incorporation; provided, that its real estate shall not exceed the clear rental value of twenty-five thousand dollars per year. And it shall also be subject to the liabilities and possess the powers prescribed by the third title of the eighteenth chapter of the first part of the Revised Statutes.

§ 3. Until and except as altered or amended, the now existing by-laws of the board or association hereby incorporated shall be the by-laws of the corporation hereby created. And the said corporation shall have power from time to time and in such mode as is or may be prescribed therefor, to alter or amend its by-laws and to adopt a new constitution and by-laws and alter or amend the same, and to enforce the rules and regulations thereof concerning the admission, government and representation of members and the suspension or cessation of membership, and the collection of fees, dues and contributions, and the number, selection and duties of its officers, committees and subordinates and in general the management and conduct of its affairs. And the powers which under the laws of the State of New York are now possessed by the board or association hereby incorporated shall belong to the corporation hereby created, and the present officers and committees of the first mentioned board shall be and continue as the officers and committees of the said corporation for the same terms and with the like succession as is or may be prescribed by the constitution or by-laws.

§ 4. Nothing herein contained is to be construed as an authority to the said corporation to issue policies or receive premiums of insurance.

§ 5. This act shall take effect immediately.

Chapter 381.

AN ACT to amend chapter four hundred and ninety-two of the Laws of eighteen hundred and sixty, entitled "An Act to authorize the formation of a Mutual Insurance Company in the towns of Rensselaerville and Westerlo, in the county of Albany, and the towns of Durham and Greenville, in the county of Greene."

PASSED May 29, 1885.

The People of the State of New York, represented in Senate and Assembly, do enact as follows:

SECTION 1. Section one of chapter four hundred and ninety two of the laws of eighteen hundred and sixty, entitled "An Act to authorize the formation of a Mutual Insurance Company of the towns of Rensselaerville and Westerlo, in the county of Albany, and the towns of Durham and Greenville, in the county of Greene," is hereby amended so as to read as follows:

§ 1. It shall be lawful for any number of persons, not less than twenty-five, residing in the county of Greene, and in the towns of Coeymans, Rensselaerville and Westerlo, in the county of Albany, who collectively shall own property of not less than fifty thousand dollars in value, which they desire to have insured, to form themselves into an incorporated company for the purpose of mutual insurance against loss or damage by fire, on village buildings, mills, manufactories, mechanical establishments and public houses, and their contents, which corporation shall possess the usual powers and be subject to the usual duties of corporations, and the corporate name whereof shall embrace the name of the town in which the business office of said company shall be located.

§ 2. This act shall take effect immediately.

Chapter. 416.

AN ACT to further amend chapter three hundred and sixty-two of the Laws of eighteen hundred and eighty, entitled “ An Act to provide for the formation of County Co-operative Insurance Companies.”

PASSED June 8, 1885 ; three-fifths being present.

The People of the State of New York, represented in Senate and Assembly, do enact as follows :

SECTION 1. Section nine of chapter three hundred and sixty-two of the Laws of eighteen hundred and eighty, is hereby amended so as to read as follows:

§ 9. The companies formed under the provisions of this act may classify the property or buildings insured therein at the time of insuring and issuing policies under different rates, according to the risks from fire, which may be attached to buildings insured. Whenever the amount of any loss or damage is ascertained which exceeds in amount the cash on hand of the company, such officer as shall be determined in the by-laws of the company shall convene the directors or executive committee, who shall make an assessment upon all the property insured, pro rata, according to its classification, or according to the amount insured as may be provided in the by-laws of the several co-operative insurance companies doing business in this State under and by virtue of this act, sufficient to pay what the cash in hand falls short of paying, or for the whole loss or damages, as the directors or executive committee may decide best for the interest of the company. In case the directors or the executive committee deem it to be for the interest of the company, they may make an estimate of such sum as in their judgment will be necessary to pay all losses, damages and expenses for the current year, and supply any deficiency in the preceding year, and proceed to assess, levy and collect the same of the members of the company at such time as in their discretion will be most advantageous to the company ; such assessment to be made pro rata upon all the property at such time insured, according to its classification, or according to the amount insured sufficient to pay said amount so estimated, to pay the losses, damages and expenses for the current year, but not more than one such general assessment shall be made in each current year. No assessment made by the directors or executive committee shall be illegal or invalid because the same, or any part thereof, shall be for the purpose of paying any money borrowed by the directors or executive committee, and used in the payment of any claim for loss or damage against said company.

LIST OF INDIVIDUALS AND FIRMS

FOR WHOM

AFFIDAVITS HAVE BEEN FILED IN THE INSURANCE DEPARTMENT DURING THE YEAR 1885, IN ACCORDANCE WITH THE PROVISIONS OF CHAPTER 346, LAWS OF 1884, AS AMENDED BY CHAPTER 113, LAWS OF 1885.

LIST OF INDIVIDUALS AND FIRMS.

Albany County.

Cochrane, Elizabeth M. Albany.
 Gibbs, A. B and Z. H., Green Island.
 Hickey, Wm., and Thos.
 P Dowling Albany.
 McCammon, E Albany.
 McArdle, P. J. Albany.
 Phillips & Dunscomb.. Albany.
 Parsons Manuf Co.... Cohoes.
 Rankin Knitting Co ... Cohoes.
 Scott & Son, John..... Cohoes.
 Sumner & Hascy Albany.
 Star Knitting Co..... Cohoes.
 Weaver & Co., W. H.. Albany.

Broome County.

Binghamton Paper
 Stock Co Binghamton.
 Winton Manuf. Co..... Binghamton.

Cattaraugus County.

Olean Chemical Co. .. Olean.
 Root F. H., and Root
 and Keating..... Olean.

Cayuga County.

Everts, D. P. G. & W. O. Auburn.

Chautauqua County.

Wilcox, Alfred..... L.Chautauqua.
 Heisperger, Adam L.Chautauqua.

Clinton County.

Chateaugay Ore and
 Iron Co..... Dannemora.
 Whiteside, J. H. & A... Champlain.
 Francis & Hagan Mooers.
 Queen of the Harvest
 Manuf Co..... West Chazy.
 Weed & Williams..... Plattsburgh.
 Williams Manuf. Co.... Plattsburgh.

Cortland County.

Cortland Wagon Co ... Cortland.
 McGraw, P. H. McGrawville:

Chemung County.

Burt, & Co, J. D. Southport.

Dutchess County.

Hilton, Henry, of the
 Glenham Mills..... Glenham.
 Howell, E. M.... Poughkeepsie.
 Mutual Benefit Ice Co.. Staatsburgh.
 New York Rubber Co.. Fishkill.
 Tompkins, Lewis. . . Fishkill.

Erie County.

Adam, Meldrum & An.
 derson ... Buffalo.

American Glucose Co... Buffalo.
 Alger, F. A., Assignee. Alden.
 American Grape Sugar
 Co..... Buffalo.
 Anthony, Edward L... Buffalo.
 Bronner & Co.. ... Buffalo.
 Bennett Elevator ... Buffalo.
 Bronner Bros..... Buffalo.
 Banner Milling Co.... Buffalo.
 Buffalo Batting Co.... Buffalo.
 Bennett, Harriet A. ... Buffalo.
 Buffalo Lubricating Co. Buffalo.
 Connecting Terminal R.
 R. Co..... Buffalo.
 Clark, N., Thos. Sower
 by, Martha Hewson,
 J. Sowerby and heirs
 of J. Sowerby..... Buffalo.
 Clark, Navonia, and
 others for the Niagara
 Elevators "A, B."... Buffalo.
 Cook & Co., E. N..... Buffalo.
 Courier Co..... Buffalo.
 Cutler & Sons Buffalo.
 Cook & Co., E. N..... Buffalo.
 Dayton, L. P..... Alden.
 Evans, Mary..... Buffalo.
 Fleishman, Max. Buffalo.
 Franklin, Wm., & Hugh
 Price..... Buffalo.
 Gies & Co..... Buffalo.
 Glenny Sons & Co., W.
 H..... Buffalo
 Harvey, F. R..... Buffalo
 Holmes, E. & B..... Buffalo
 Hamlin, William..... Buffalo
 Hamilton, C. J..... Buffalo
 Hoffler, J. J..... Buffalo.
 Jewett & Co., Sherman
 S..... Buffalo.
 Kellogg & McDougall.. Buffalo.
 Lautz Bros. & Co... Buffalo.
 Lee Holland & Co..... Buffalo.
 Mathews, J. N. Buffalo.
 Merchants' Bank Buffalo.
 Mulhall, J. & E. H.
 Rogers, Jr..... Tonawanda.
 Milson Rendering Co... Buffalo.
 Michael John..... Buffalo.
 Niagara Elevators 'A,
 B" Buffalo
 Pierce & Co., Geo. N.. Buffalo
 Richmond, Jennett M.. Buffalo.
 Ramsey, B. C..... Holland.
 Receivers of Grain at
 Buffalo Buffalo.

Smith, Jas R. and
Emil A. Beecher,
trustees, etc. Buffalo.
Smith, Frederick Tonawanda.
Schoellkopf Aniline
Chemical Co Buffalo.
Schoellkopf, J. F. Buffalo.
Third National Bank . . Buffalo.
Taylor & Crate Buffalo.
Ullman, D. Buffalo.
Wells, C J., Elevator. Buffalo.
Wheeler, W. W., Niag-
ara Elevator "B" . . . Buffalo.
Weston & Son, A. . . . Tonawanda.

Essex County.

Bird, W. E. Schroon Lake.
Champion Fibre Co. . . . Willsborough.

Fulton County.

Briggs, C. F. Johnstown.
Webster Bros. Malone.

Greene County.

Harding, George Kaaterskill.
Harding, George Hunter.
National Ice Co. of
Greene County Greene county.

Hamilton County.

Clement, Trustee, Chas.
W. Arietta,

Herkimer County.

Remington & Son, E. . . Ilion.

Kings County.

Allen, R. H. & Co. . . . Brooklyn.
Andreson, Blatt & Lie-
field Brooklyn.
Ackerly & Gerard Co. . . Brooklyn.
Atlantic White Lead
and Linseed Oil Co. . . Brooklyn.
Ansonia Clock Co. . . . Brooklyn.
American Oil Co. Brooklyn.
Adler & Sons, S. Brooklyn.
Brooklyn, Flatbush and
C. I. R. R. Brooklyn.
Brenheimer, S. Blissville, L. I.
Brooklyn Sugar Refin-
ing Co. Brooklyn.
Baron & Co., S. Brooklyn.
Beyer & Co., John A. . . Brooklyn.
Barren Island Bone Co. Barren Island.
Brighton Beach Im-
provement Co. Coney Island.
Brighton Pier and Navi-
gation Co. Coney Island.
Bainbridge & Sons
Chas. T. Brooklyn.
Barren Island Bone Co. Barren Island.
Brooklyn Chair Co. . . . Brooklyn.
Bowne & Co., S. W. . . . Brooklyn.
Behr, Herman. Brooklyn.
Church & Co Brooklyn.
Concord Street Glass
Works Brooklyn.
Coe, E F. Barren Island.

Childs, W H. H. Brooklyn.¹
Calman, Emil & Co. . . . Hunt's Pt., L. I.
Decastro & Douner
Sugar Refining Co. . . . Brooklyn.
Davis Oil Co. Brooklyn.
Doscher & Co Brooklyn.
Dykeman, James H. . . . Brooklyn.
Dows & Co., David. . . . Brooklyn.
Deck & Meyer. Brooklyn.
Eastern Distilling Co. . . Blissville, L. I.
Eppinger & Russell. . . . Brooklyn.
Export Lumber Co. Hunt's Pt., L. I.
Elephant Building Co. . Coney Island.
Evarts C. M. Brooklyn.
Frank & Co., E. Barren Island.
Feltman, Charles. Coney Island.
Greene, James Brooklyn.
Gunther, Geo. A. Coney Island.
Gray, William Brooklyn.
Gaynor, Nicholas, Es-
tate Gravesend T'p.
Greenfield Sons & Co., E. Brooklyn.
Havermeyer Sugar Re-
fining Co. Greenpoint.
Havermeyer & Elder. . . Brooklyn.
Hamlin, Wm. Brooklyn.
Higgins, Chas. S. Brooklyn.
Johns Mfg Co., H. W. Brooklyn.
Bings County Milling
Co. Brooklyn.
Kayser & Co., Julius. . . Brooklyn.
Lombard, Ayres & Co. . . Shooters Isl'nd
Loeser & Co. Brooklyn.
Lewis, W. H. Brooklyn.
Manhattan Beach Im-
provement Co. Coney Island.
Moller, Sierck & Co. . . . Brooklyn.
Moller & Schumann. . . . Brooklyn.
Matheson, W. J. Brooklyn.
Mosaic Tile Co. Brooklyn.
Marsh, White & Co. . . . Brooklyn.
Medicus, C. M. Brooklyn.
N. Y. and Sea Bench
R. R. Co. Coney Island.
New York Tartar Co. . . Brooklyn.
Ostermoor, H. D. Brooklyn.
Orr & Co., J. C. Greenp't, L. I.
Pfizer, Charles & Co. . . Brooklyn.
Prospect Park and Co-
ney Island R. R. Co. . . West Br. Beach
Phenix Chemical W'ks. Brooklyn.
Quetting & Co., I. J. . . . Greenp't, L. I.
Reed & Co. C. C. Brooklyn.
Raynolds & Co., C. T. . . Brooklyn.
Rueger, John. Brooklyn.
Seelye Bros. Brooklyn.
Shaw & Tuesdell Brooklyn.
Silverman & Co. Brooklyn.
Vanderveer, Wm. Coney Island.
Vanderveer, Lucy Coney Island.
Weeksler & Abrahams. Brooklyn.
White, Potter & Paige. Brooklyn.
White's Sons, P. Barren Island.
Wild & Co., Joseph. . . . Brooklyn.
Wechsler & Bro., S . . . Brooklyn.

Warren Chemical and
Manuf'g Co..... Hunters Pt., L.I.
Wild & Co., Joseph.... Brooklyn.
Wechsler & Bro., S.... Brooklyn.
Weems, Robt. H..... E. Basin, Brook.

Lewis County.

Mullin, W. F., Assignor
of the Gere Iron and
Mining Co..... Port Leyden.

Monroe County.

Munn, Converse & Co., Rochester.
Kelly, John..... Rochester.

Montgomery County.

McDonnell, Edward.... Amsterdam.

New York City.

Abrams, M. L.
Acker, David D., Trustee.
Acme Stationery and Paper Co.
Adler Veneer Seat Co.
Adler, J., & Co.
Altman, B., & Co.
Alexander, A.
American Institute.
American Tract Society.
Anthony, E. and H. T., & Co.
Andreac & Co.
Appleton, D., & Co.
Arnold, Constable & Co.
Arne, Horace J.
Arthur & Bonnell.
Ascheim, J., & Co.
Asch & Jaekel.
Atwood, H. W.
Auffmordt, C. A., & Co.
August Bros.
August, Bernheimer & Bauer.
Bay State Shoe and Leather Co.
Bates, Reed & Cooley.
Babbitt, B. T., & Co.
Bates, Edwin, & Co.
Bauman Bros.
Behr Bros. & Co.
Beatty & Co.
Belford, Clark & Co.
Benjamin & Cuspary.
Benjamin, E. M.
Benziger Bros.
Bernard, H. O., Manufacturing Co.
Bernheim, Mrs. L.
Binswanger, G., & Co.
Billings & Co.
Bicker, A.
Biesmane, Heidleberg & Co.
Bier, Julius, & Co.
Bliss, Fabyan & Co.
Blake, F. D., & Co.
Block, F.
Block, Chas.
Blouch & Co.
Bloomenthal & Bro., E.
Bossange, Gustave.
Bonheimer, August & Bauer.
Brewster & Co.

Brett Lithographing Co.
Bridgeman, E. C.
Bruch, Geo., & Co.
Browning, King & Co.
Brown, David S., & Co.
Bram & Bliss.
Bram, Martin B.
Brown, Wood & Kingman.
Broadway and Seventh Ave. R. R. Co.
Buck, G. H., & Co.
Butterfield, Fred., & Co.
Busner, F.
Bullinger, E. W.
Caswell, Hazard & Co.
Catlin & Co.
Carey & Moen.
Celluloid Brush Co.
Century Co.
Celluloid Stereotype Co.
Christie & Son.
Cheyney, Julius.
Claflin, H. B., & Co.
Class, D. G. F.
Cohn, Motretz, and M. Cohn & Co.
Coliseum Co.
Coleman, Abraham.
Commercial Advertiser Co.
Cooke & Co., C. D.
Collier, P. F.
Colt, J. B., & Co.
Collier, P. F.
Colmfield, Isidore.
Com, Samuel, & Son.
Cohen & Eudell.
Converse, Stanton & Davis.
Collier, P. F.
Coblens, J. Z.
Craske, Charles.
Cutting, Harrison & Robbins.
Dazian, W.
Dawley & Stayner.
Dawley, Thos. R.
Becker Bros.
De Voe, F. W., & Co.
De Verne, Theo. L., & Co.
De Leeneo, Oppenheimer & Myres.
Demuth, Wm., & Co.
Devine, Theodore L., & Co.
Depuinay & Son.
Dillingham, E. C., and The Rays
Woolen Co.
Dieckerhoff, Raffloren & Co.
Dielmann & Leacks.
Doine & Wellington Manufacturing Co.
Doying, Sarah J.
Donnell, John, & Sons.
Doane & Wellington Manufacturing Co.
Dryfoos, Bernard.
Dunham, Buckley & Co.
Dunn, R. G., & Co.
Dunzig Bros.
Eagle Pencil Co.
Eardly & Wenterbottom.
Earl & Wilson.
Echstin & Porr.
Eggert, William.

Ehrick Bros.
 Eisler, Henry S., Assignee.
 Elanger & Leibman.
 Einstein, Hinch & Co.
 Fairbanks, N. K., & Co.
 Fagan, James.
 Firge, M., & Bro.
 Fischer, Charles S.
 Foster, Willis & Simonson.
 Fox, Mendel, & Bro.
 Foulds, Robert.
 Friedman, M., & Co.
 Frietag Manufacturing Co.
 Friedlander, A., & Co.
 Friedman, Henry.
 Frank & Co., J.
 Fuldner, Henry.
 Gardner, Holmes & Co.
 Garr, Robert.
 Gardner & Co.
 Germania Knitting Works.
 German American Insurance Co.
 Giles Lithographic Co.
 Gillis Bros. & Turnuse.
 Gilbert, Geo. H., Manufacturing Co.
 Globe Print Works.
 Goldberg, Morris.
 Goldsmith & Plumb.
 Goodman, H.
 Graff Bros.
 Grosvenor & Carpenter.
 Greef & Co.
 Greene, Mennice H.
 Green & Blockwell.
 Green, Samuel.
 Guggenhenner & Steivhard.
 Gutman Bros.
 Godhelp, Jacob.
 Harris Bros.
 Haslehurst & Co.
 Hallett & Breen.
 Harriman, A. Persin, & Co.
 Havermeyer & Elder.
 Haager, Albert & Waldburger.
 Hardman, Peck & Co.
 Hale, Lucy Ann.
 Hart, A. H., & Co.
 Hammerslough Bros.
 Hairk & Wethersbee.
 Harris & Russak.
 Hasbrouck, Wm. H.
 Herts Bros.
 Herter Bros.
 Henkell, J.
 Hewitt, H. J.
 Hecker, Geo. H., & Co.
 Hecker, Geo. V. and Geo. V., & Co.
 Herrmann, Aukem & Co.
 Herzig & Co., F.
 Heyman, M.
 Hearenrich, Hirschberg & Co.
 Hitchcock, Darling & Co.
 Hinkell, Jacob.
 Hinrichs, C. F. A.
 Hinch, S., & Son.
 Hildenbrand.

Hilton, Henry, and others.
 Homer, James P.
 Holmes & Coutts.
 Holden, Trustee, James, Estate of
 Albert Weber.
 Iselm, Neiser & Co.
 Isaacs, R., & Bro.
 Ignatz, Mobry & Co.
 Iskyan, Hartune.
 Jaffray, E. S., & Co.
 Jaeger, G. L.
 Johnston, J. & C.
 Judge Publishing Co.
 Kaldenberg, F. J.
 Kaufman, M.
 Kayser, Julius.
 Kayser, Julius, & Co.
 Kaufmann & Co., Joseph.
 Kahmoeider & Roeder.
 Karl, Zins & Co.
 Kaufman & Co., Isador.
 Kennedy, A. F.
 Keeper & Co. and others.
 Kesner, Albert.
 Keller & Jacobson.
 Klee, J., & Co.
 Knower, Haines & Cooley.
 Knoepke, Wm.
 Knonen & Cooley.
 Knoedler, M., & Co.
 Knoche, A.
 Koch Sons & Co.
 Koch, Louis.
 Koch, Henry.
 Korn & Holzman.
 Krauskopp, D.
 Kramich & Bach.
 Lamont, Aunor M.
 Lamterbach, Wm.
 Lamnee & Co.
 Lamferty, E.
 Langley, W. C., & Co.
 Lewis Brothers.
 Leshar, Whitman & Co.
 Leissner, Edward.
 Levy, A., & Bro.
 Lee, Tweedy & Co.
 Lester, J. H.
 Laib, Chas. A.
 Leshar, Whitman & Co.
 Lewisohn Bros.
 Levinson, S.
 Little & Co., J. J.
 Linkemeyer & Scheffer.
 Lippman, Brown & Co.
 Lichtenstein & Lyons.
 Lord & Taylor.
 Lockwood, Nathaniel.
 Lowenstein, J. H.
 Lowens & Co.
 Lowenthal, L.
 Luckemeyer & Schefer.
 Ludwig, Charles H.
 Lyon, Wm. H., & Co.
 Lynch, J. P.
 Macy, R. H., & Co.

- Major & Knapp, Engraving, Manufactur-
 ing and Lithographic Co.
 Mali, Henry W. T.
 Mason, J. W., & Co.
 Mayer, Mirkel & Ottman.
 Manhattan Stamping Works.
 Marux, Held & Co.
 Marx, Felix.
 Mann, Isaac.
 Mailard, Henry.
 Macgowan, D. E.
 Mascher, John.
 Manhattan Shade Cloth Co.
 Manning, Peter F.
 Mayer Bros.
 Mayer, M. & Co.
 Megroz, Porter, Gross & Co.
 Metz & Co.
 Meyer, Jonassur & Co.
 Meyer, John H.
 Miles Bros. & Co.
 Mills & Gibb.
 Miller & Coates.
 Miller & Sons, Frank.
 Mitchell, R. G., & Co.
 Mitchell, M.
 Michel, Eva.
 Morrison, Herrman & Co.
 Morris & Lithauer.
 Moss Engraving Co.
 Moune, R., & Bro.
 Mohr, F., & Co.
 Moore, John, & Co.
 Mooney, L.
 Murphy, J. H., & Son.
 Myres, John N.
 McCreery, James, & Co.
 McCreery, James, and others.
 McDonnough, William.
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 Newman, L. E., & Co.
 New Jersey Steamboat Co.
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 New, Tobias.
 New York Concert Co.
 New York Central & H. R. R. R. Co.
 New York Gold Watch Case Co.
 New York Enamel Paint Co.
 Neidlinger, Schmidt & Co.
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 Oberteffer, Abegg & Danicker.
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 Palmer, Courtland *et al.*
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 Russell Bros.
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 Strong, Wm. L., & Co.
 Stewart, Thomas M.
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 Sternbach, Herman H.
 Stewart, Cornelia M.
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 Stein & Co.
 Stringfield, Einstam & Co.

Stillwell, J. B., & Co.
 Steinway & Sons.
 Stein, Leo, & Bro.
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 Taylor, A. B
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 Tuohy, Jeremiah.
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 Union Paper Box Co.
 Union Printing Co
 Union India Rubber Co.
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 Weischer, Chas.
 Weber, Albert's estate.
 Westheim & Scheffer.
 Wellington Vacuum Lamp Co
 Wendell, Fay & Co.
 Wheelwright, Anderson & Co.
 Wicke, William & Co.
 Wissells, F., & Co
 Williams, H. P., & Co.
 Wilsch & Schmitt.
 Wood, Thos. H., & Co.
 Woolf, A. E
 Wogram, F.
 Woodward, Baldwin & Co.
 Worthim & Schiffer.

Yandell, Chas. R., & Co.
 Zysomite Novelty Co.
 Zysomite Comb and Brush Co.

Niagara County.

Cataract Manuf'g Co... Niagara Falls.
 Schoellkupf & Mat-
 thews. Niagara Falls.
 Butt, Frank & Michael.. N. Tonawanda
 Cataract Milling Co... Niagara Falls.
 Central Milling Co. .. Niagara Falls.
 Niagara Wood Paper
 Co. Niagara Falls.
 Niagara Wood Pulp Co. Niagara Falls.
 Parkes, John F. Tonawanda
 Van Horn, Burt Lockport.

Oneida County.

Armstrong, Baker &
 Co..... New Hartford.
 Hilton, Henry (of the
 Washington Mills)... Wash. Mills.
 Pomeroy, Theodore.... Utica.

Onondaga County.

Hart Lot Paper Co . . Skaneateles.

Ontario County.

Pierce, Andrew . . . Clifton Springs.

Orange County.

Cheney & Co., A. C.... Highland Lake.
 Higginson, Henry Co.. Newburgh.
 Jenkins, Adams & Co.. Sparrowbush.
 Quail, C. A. & J. H . . . New Windsor.

Orleans County.

Dunbar, Robert, and
 Clark Bradford..... Oak Orchard.
 Weld & Hill Medina.

Oswego County.

Executors Estate, Jesse
 Hoyt..... Fulton
 Executors Estate, Jesse
 Hoyt..... Oswego.
 Frisbie, Lottie B. Oswego.
 Gardiner & Seymour... Fulton.
 Gage & Co., W. G., &
 W. G. Gage..... Fulton.
 Hastings & Co., O. H... Oswego.
 Minetto Shade Cloth
 Co..... Oswego.
 Manister, Worts &
 Smith Oswego.
 Oswego Shade Cloth
 Co.. Oswego.
 Penfield, Lyon & Co... Oswego.
 Worts & Co.... Oswego.
 Lane, Pierce & Co.... Albion.
 Mitchell, E., Guardian.. Williamston.
 Oswego Shade Cloth
 Co. Oswego.
 Minetto Shade Cloth
 Co..... Minetto,

Otsego County.

Welch, Uriah.... Richfield Sp'gs.

Putnam County.

Putnam County Chemi-
cal Works..... Highland St.
National Ice Co..... Putnam Co.

Queens County.

Long Beach Hotel and
Cottage Co..... Long Beach.
Hirsh & Herman..... College Point.
Barkenstem, G. S., and
Remsen & Wain-
wright..... Rock'y Beach.
Burchell, Geo. F., et al., Rock'y Beach.
Seaman, R., and Remsen
& Wainwright..... Rock'y Beach.
Adams, W. H., & Rem-
sen & Wainwright... Rock'y Beach
Remsen & Wainwright. Rock'y Beach
Romain, John..... L. I. City.
McKim, Joseph Far Rockaway.
American Incubating
Co..... N. Hempstead.
Alden Sampson & Son.. Maspeth.
Bownell & Co., J. H. ... Astoria.
Barnett Sons, John L. I. City.
Calman, Emil L. I. City.
Carslow & Henderson... Patchogue.
Coleman & Co., Emil... Hunters Point.
Fisk, Clark & Flagg ... Astoria.
Glen Cove Manuf. Co.. Glen Cove.
Howe Lard Oil Co L. I. City.
Long Beach Hotel Long Beach.
Lauz, Lorenzo..... Rock'y Beach.
New York Iron and
Chemical Co..... L. I. City.
Nichols, G. H., & Co.... Newton.
Orient Guano Co... Long Beach.
Provost, John C..... L. I. City.
Ravenswood Art Glass
Works..... L. I. City.
Sanford, E. C., & Bam-
ing, Conover & Co.... Astoria.
Sardy, A. H..... Newton Creek.
Wainwright, Remsen.. Rock'y Beach.
Williams, D. D L. I. City.
Wild & Co Astoria.

Rensselaer County.

French & Choat..... Troy.
Frear, W. H..... Troy.
Graff & Co..... Troy.
Haight, H. B., and L. A.
Robertson... Troy.
Kane, Nicholas T..... Averill.
Nims & Co., H. B..... Troy.
Tompkins, Wm. C..... Troy.
Manning, John A..... Troy.
Troy Amusement Asso-
ciation, Limited..... Lansingburgh.

Richmond County.

De Jouge & Co., L..... Edgewater, S. I.
Prentice, Augustus... Stapleton, S. I.

Rockland County.

Cheney & Co., A. C.... Highland Lake.

St. Lawrence County.

Clement, Trustee, Chas.
W..... Colton.
Southgate and others,
Richard H.... Thousand Isls.

Saratoga County.

Clement, Wm. H., and
John Cox Saratoga Sp'gs.
Haight & Co..... Ballston Spa.
Hilton, Henry..... Saratoga Sp'gs.
Hud. Val. Knitting Co. Waterford.
Jones' Estate, Mary J.. Saratoga Sp'gs.
Sumner, A. A..... Conklingville.
Stewart, Cornelia M... Saratoga Sp'gs.
Tompkins, Gage & Co.. Saratoga Sp'gs.

Steuben County.

Morse & Co., C. W.... Bath.
Smith & Sheffield.... Corning.
Spencer, Thomas N. ... Painted Post.

Suffolk County.

L. I. Improvement Co.. Babylon.
Motely, H. K., and V.
C. Pond, Trustees... Shelter Island.
Carslow & Henderson.. Patchogue.
Port Jefferson Milling
Co Port Jefferson.
Sammis, D. S. S..... Fire Isl. Beach.

Tompkins County.

Vernon Bros. & Co. ... Ithaca.
Williams, Rec'r, Geo. R. Ithaca.

Ulster County.

Ellenville Tanning Co. Ellenville.
Mulford, John..... Esopus.
Mutual Benefit Ice Co.. Esopus.
Parker, R. I..... Esopus.

Westchester County.

Bronx Co..... Bronxdale.
Fernbrook Mills..... Yonkers.
Jones' Estate, David... New Rochelle.
Maltine Manuf'g Co... Yonkers.
N. Y. Pharmica! Asso'n. Yonkers.
Perry & Co..... Sing Sing.
Reed & Carnrich Yonkers.
Sanford National Stove
Works Peekskill.
Shetlan, Samuel Yonkers.
Stern & Co., Jos ... Sing Sing.

Washington County.

Bennington Falls Pulp
Co..... Middle Falls.
Tilton, Fred'k G., & Co.. Fort Edward.
Wait & Richards Barker's Falls.
Wait & Richards Sandy Hill.
Wagman, Thorpe & Co.. Fort Miller.
Wait Paper Mill..... Sandy Hill.

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TWENTY-SEVENTH ANNUAL REPORT

OF THE

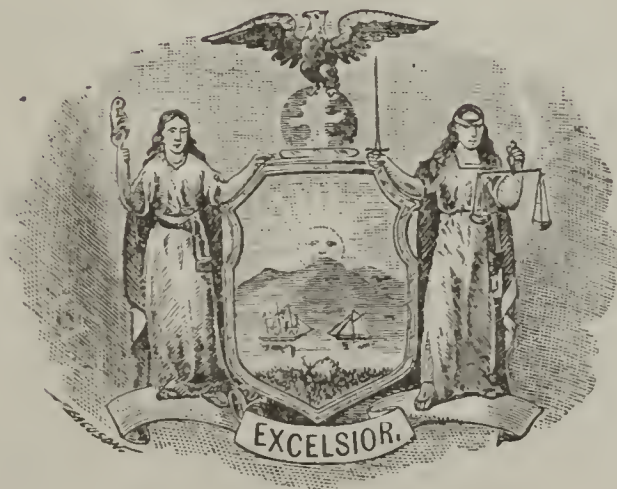
SUPERINTENDENT

OF THE

INSURANCE DEPARTMENT.

OF THE

STATE OF NEW YORK



PARTS II and III.

LIFE, CASUALTY AND ASSESSMENT INSURANCE.

ALBANY:
WEED, PARSONS AND COMPANY,
LEGISLATIVE PRINTERS.
1886.

STATE OF NEW YORK.

No. 88.

IN ASSEMBLY,

MARCH 20, 1886.

TWENTY-SEVENTH ANNUAL REPORT

OF THE SUPERINTENDENT OF THE INSURANCE DE-
PARTMENT.

STATE OF NEW YORK:

INSURANCE DEPARTMENT, }
ALBANY, *March* 20, 1886. }

Hon. JAMES W. HUSTED, *Speaker of the Assembly*:

SIR:—I have the honor herewith to transmit to the Legislature the Annual Report of the Superintendent of the Insurance Department, for the calendar year ending December 31, 1885.

Very respectfully,

Your obedient servant,

ROBERT A. MAXWELL,

Superintendent.

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[SEE INDEX AT END OF VOLUME.]

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SUPERINTENDENT'S REPORT.

PARTS II and III.

Life, Casualty and Assessment Insurance.

STATE OF NEW YORK:

INSURANCE DEPARTMENT,

ALBANY, *March* 20, 1886. }

To the Honorable the Legislature of the State of New York:

The Superintendent of the Insurance Department has the honor to transmit herewith, for your consideration, the reports of the corporations and organizations authorized to transact the business of Life and Casualty Insurance, in this State, pursuant to chapter 463, Laws of 1853, and chapter 175, Laws of 1883, showing their condition and business for the calendar year ending December 31, 1885.

Table No. I.

A summary of the business of life insurance for a series of years, by companies of this and other States, is shown by this table.

ASSETS.

Table No. II.

Gives the assets of life insurance companies doing business in this State on the thirty-first of December last. The gross assets amount to \$523,664,678.29, an increase of \$32,176,958.94 compared with the amount reported for 1884. Of this gross amount of assets home companies possess \$287,238,270.24; other State's companies, \$236,426,408.05. The item of premium notes and loans has decreased since December 31, 1884,

\$387,249.91. Deferred and unpaid premiums have increased \$814,782.34 during the year.

LIABILITIES.

Table No. III.

If capital stock, \$4,290,500, be excepted, the liabilities aggregate \$430,915,191.62. The increase during the year was \$21,238,663.43. The liabilities of New York State companies were \$235,884,570.80; of other States, \$195,030,620.82. The aggregate surplus, as regards policyholders, \$92,749,486.67. Of the New York companies, the surplus amounts to \$51,353,699.44; of other States, \$41,395,787.23.

INCOME.

Table No. IV.

The aggregate amount of income was \$105,527,864.86, being \$8,553,488.37 more than was received in 1884. The excess of income over expenditures was \$25,268,315.87. Four companies expended \$257,011.73 more than their income.

EXPENDITURES.

Table No. V.

This table presents the aggregate expenditures at \$80,259,548.99, being \$3,627,450.76 more than in 1884. Of this amount, \$38,624,822.44 were paid for losses and claims; \$9,630,269.35 for policies lapsed and surrendered; \$325,530.75 for dividends to stockholders; \$12,963,660.09 for dividends to policyholders, \$7,790,184.07 for commissions; \$4,480,264.08 to officers and medical examiners, leaving \$6,444,818.21 to be accounted for in other ways.

POLICY RECORD FOR 1885.

Table No. VI.

The New York State companies issued 101,761 policies insuring \$250,796,151, while 55,713 policies terminated, insuring \$140,314,310. Other States' companies issued 54,453

policies, insuring \$127,418,372, while 36,523 policies terminated, insuring \$85,128,246; thus making an aggregate of 156,214 policies issued during the year, insuring \$378,214,523, and 92,236 policies terminated, insuring \$225,442,556. It appears from this table that the companies issued 28,249 more new policies and \$56,904,353 more insurance than in the preceding year; while 9,181 more policies and \$11,130,429 more insurance terminated, compared with the previous year. The terminated policies are scheduled as follows:

	Number.	Amount.
Deaths	10,245	\$28,194, 990
Endowments	4,760	7,870,201
Expiry	2,624	9,033,500
Surrendered.....	13,724	43,882, 293
Lapsed	44,189	79,268, 220
Changed.....	1,228	5,794, 576
Not taken	15,466	51,398,776
Totals.....	<u>92,236</u>	<u>\$225,442,556</u>

INCREASE AND DECREASE OF INSURANCE.

Table No. VII.

This table shows the business done by each company as compared with the preceding year, and the aggregate of increase or decrease. Twenty-six companies show an increase of 64,936 policies, while three present a decrease of 958 policies. Twenty-four companies show an increase in the amount of insurance of \$155,653,827, while five return a decrease of \$2,881,860, thus giving a net increase of 63,978 policies and \$152,771,967 in amount insured.

CLAIMS BY DEATH.

Table No. VIII.

There are shown by this table the number and amount of claims by death, the ratios of the same to the average number and amount of policies in force for the years 1883 1884 and 1885. The aggregate in 1885 is more than that of

1883 by 1,153 in number and \$3,505,883 in amount; it is greater than that of 1884 by 1,062 in number and \$3,323,165 in amount. Twenty-five companies show a greater number and twenty-three a greater amount of claims as compared with 1883, while twenty eight companies show a greater number and nineteen a greater amount as compared with 1884. The corresponding ratios in the case of each company, and in the aggregate for each year, are also given in this table.

RATIOS.

Table No. IX.

Table No. IX gives the ratios obtained by a comparison with each other in various ways of the net assets, premium reserve, risks in force, premium notes and loans, deferred and uncollected premiums, severally and in gross.

POLICIES CLASSIFIED AND NEW YORK BUSINESS.

Table No. X.

Table No. X gives the kind of policies issued by each company, and the business done in the State of New York during the year 1885. It will be seen that at the close of last year the companies doing business in this State had outstanding 814,691 policies, insuring \$2,023,517,485. Of these 594,141, insuring \$1,517,053,856 are whole life; 194,186, insuring \$442,209,921, are endowment; 26,364, insuring \$63,253,710, represent all other kinds of policies, including short term and irregular.

Table No. X also shows the business done in New York, as reported: 143,381 policies, insuring \$373,532,443, were in force on the 31st day of December, 1885. During the year preceding 32,708 policies, covering \$54,982,914 of insurance, were issued; \$12,795,956.20 were received in premiums, \$7,594,859.05 were paid for losses and \$7,404,806.67 represent the losses incurred.

CASUALTY COMPANIES.

Table No. XI.

The assets of the ten Casualty and Fidelity Companies are reported at \$5,453,107.81; liabilities, except capital, \$2,051,443.97; capital, \$2,567,560; net surplus, \$834,103.84; income, \$4,112,600.73; expenditures, \$3,710,722.64, and risks in force, \$379,747,237.

SECURITIES ON DEPOSIT.

Table No. XII.

Table No. XII shows the nature and amount of securities on deposit in this department, not only of life companies, but of every company required by existing laws to make a deposit for the benefit of its policyholders. The following is a recapitulation of the table:

New York Fire companies	\$2, 185,000 00
New York Life companies	1, 592,990 86
New York Co-operative associations	101,585 00
New York Casualty companies	601,717 51
Foreign Fire	6,964,353 92
Foreign Marine	1, 000,000 00
Foreign Casualty ..	300,000 00
Foreign Life	320,424 58
Other States' Fire	100 00
Total.....	\$13,066, 171 87

COMPANIES AUTHORIZED.

Table No. XIII.

Table No. XIII gives a complete list of the forty Life, Casualty and Fidelity insurance companies authorized to transact business in this State, for the year ending December 31, 1885, with their location and officers. One company has been added to this list since last year, viz.: Standard Life and Accident Insurance Company of Detroit, Michigan, admitted February 1, 1886, to transact the business of Casualty insurance only.

RECEIPTS AND EXPENDITURES.

Table No. XIV

Table No. XIV gives the receipts and expenditures of the Insurance Department for the fiscal year ending September 30, 1885; with the names and compensation of the employes.

The total receipts of the Department are \$89,113.11. The total expenditures, \$62,045.80.

REGISTERED LIFE POLICIES.

The following table gives the particulars of the registered policies of the Metropolitan Life Insurance Company of New York, and the several numbers and amounts issued and in force, with the reserve and deposits to meet the same, on the 30th day of June, 1885. This company has ceased to register its policies.

NAME OF COMPANY.	Policies issued from beginning.	Whole amount of insurance.	No. of policies in force.	Amount of insurance in force.	Deposit	Reserve.
Metropolitan	1,401	\$4,548,760	86	\$283,083	\$101,640	\$71,220

PREMIUM RECEIPTS AND PAYMENTS.

The premium receipts of the companies and the payments made by them to policyholders, from date of organization to December 31, 1885, are shown by the following tables:

NEW YORK COMPANIES.

NAME.	Commenced business.	Premiums received.	Paid to policyholders.
Brooklyn	July, 1864	\$8,092,394	\$5,804,354
Equitable	July, 1859	149,623,068	83,211,176
Germania	July, 1860	27,584,832	17,460,301
Home	May, 1860	14,621,378	10,027,964
Homœopathic	July, 1868	2,760,615	1,683,999
Manhattan	August, 1850	30,053,331	23,668,206
Metropolitan	June, 1867	18,570,990	9,366,745
Mutual	February, 1843	285,760,435	230,496,262
New York	April, 1845	143,055,845	88,795,103
Provident Savings	August, 1875	1,004,670	482,537
United States	March, 1850	17,717,027	12,213,043
Washington	February, 1860	20,683,880	13,201,578
Totals .....	.....	\$719,528,565	\$501,411,278

PREMIUM RECEIPTS AND PAYMENTS — (Continued).

OTHER STATES' COMPANIES.

NAME.	Commenced business.	Premiums received.	Paid to policyholders.
Ætna, Conn.....	January, 1850	\$76,871,445	\$58,022,220
Berkshire, Mass.....	September, 1851	10,268,806	7,292,971
Connecticut General.....	October, 1865	3,852,193	2,080,377
Connecticut Mutual.....	December, 1846	142,100,743	118,077,835
John Hancock, Mass.....	December, 1862	10,375,763	6,901,567
Massachusetts Mutual.....	August, 1851	21,670,249	14,620,598
Mutual Benefit, N. J.....	April, 1845	106,729,430	88,124,059
National, Vt.....	February, 1850	6,263,654	3,644,310
New England Mutual, Mass.....	December, 1843	48,873,159	39,187,193
Northwestern, Wis.....	November, 1858	52,422,965	36,772,837
Penn Mutual, Pa.....	May, 1847	23,619,339	15,487,157
Phoenix, Conn.....	May, 1851	34,070,718	25,241,788
Provident, Pa.....	June, 1863	15,345,611	6,579,853
Prudential, N. J.....	January, 1876	4,875,495	1,331,161
State Mutual, Mass.....	June, 1845	6,854,917	4,720,196
Travelers', Conn.	July, 1866	11,090,560	4,846,834
Union Central, Ohio.....	March, 1867	7,137,869	3,413,822
Union Mutual, Me.....	October, 1849	27,978,193	21,653,155
Totals, other States Companies.....		\$610,401,109	\$457,497,968
Totals, New York State Companies..		719,528,565	501,411,278
Aggregate.		\$1,329,929,674	\$958,909,246

BUSINESS OF 1884 AND 1885 COMPARED.

The following is an abstract of the statements rendered by the Life, Fidelity and Casualty and Co-operative companies for the year 1885, compared with the statements for 1884:

LIFE COMPANIES.

	1884.	1885.
Number.....	29	29
Assets.....	\$491,487,719	\$523,664,678
Reserve	\$402,884,463	\$424,386,245
All other liabilities.....	6,792,065	6,528,947
Total liabilities.....	\$409,676,528	\$430,915,192
Surplus.....	\$81,811,191	\$92,749,486
Capital stock	4,290,500	4,290,500
Premiums received.....	\$72,016,264	\$78,513,171
All other receipts.....	24,958,112	27,014,694
Total income.....	\$96,974,376	\$105,527,864

BUSINESS OF 1884 AND 1885 COMPARED — (*Continued*).

	1884.	1885.
Claims paid.....	\$35,602,543	\$38,624,822
Dividends to policyholders.....	13,043,498	12,963,660
Paid for forfeited policies.....	9,503,530	9,630,269
Expenses.....	18,153,436	18,715,266
Dividends to stockholders.....	329,091	325,531
Total disbursements.....	<u>\$76,632,098</u>	<u>\$80,259,548</u>
Policies in force.....	\$750,567	\$814,691
Insurance in force.....	<u>\$1,870,728,059</u>	<u>\$2,023,517,488</u>

INDUSTRIAL RISKS.

COMPANY.	1884.		1885.	
	Number of policies.	Amount insured.	Number of policies.	Amount insured.
Metropolitan.....	670,999	\$71,965,635	829,823	\$91,434,252
Prudential.....	324,794	28,545,189	422,671	40,266,445
John Hancock.....	80,629	8,936,611	107,872	12,600,935
Germania.....	16,107	1,667,817	16,774	1,836,609
Total..	1,092,529	\$111,115,252	1,377,150	\$146,138,241

FIDELITY AND CASUALTY COMPANIES.

	1884.	1885.
Number of companies.....	9	10
Assets.....	<u>\$4,988,476</u>	<u>\$5,453,107</u>
Reserve.....	\$1,409,267	\$1,682,836
All other liabilities.....	281,626	368,607
Total liabilities.....	<u>\$1,690,893</u>	<u>\$2,051,543</u>
Capital stock.....	\$2,457,560	\$2,567,560
Surplus.....	840,023	834,103
Premiums received.....	\$3,632,650	\$3,886,211
All other receipts.....	242,185	226,390
Total income.....	<u>\$3,874,835</u>	<u>\$4,112,601</u>
Losses paid.....	\$1,454,586	\$1,459,540
Dividends to stockholders.....	183,454	183,454
Expenses.....	1,880,170	2,067,728
Total disbursements.....	<u>\$3,518,210</u>	<u>\$3,710,722</u>

BUSINESS OF 1884 AND 1885 COMPARED — (Continued).

Risks in Force.

	1884.	1885.
Accident.....	\$250,749,763	\$255,956,084
Steam boiler.....	36,288,643	54,166,542
Fidelity	40,559,184	57,622,701
Plate glass.....	9,531,579	12,001,908
Totals.....	\$337,129,169	\$379,747,235

CO-OPERATIVE ORGANIZATIONS.

	1884.	1885.
Number of associations	127	138
Invested assets.....	\$1,648,806 13	\$2,815,460 37
Other assets.....	2,041,257 63	2,971,651 46
Total assets.....	\$3,690,063 76	\$5,787,111 83
Total liabilities	\$1,747,520 47	\$2,482,230 54

INCOME.

Received from members.....	\$12,993,616 26	\$16,345,120 88
Other receipts :.....	247,426 13	285,730 85
Total.	\$13,241,042 39	\$16,630,851 73

DISBURSEMENTS.

Claims	\$11,159,302 91	\$13,461,772 16
Expenses	1,528,820 72	2,337,588 09
Totals	\$12,688,123 63	\$15,799,360 25

	1884.		1885.	
	General business.	New York business.	General business.	New York business.
Certificates in force previous year	529,541	191,550	584,804	196,510
Issued during the year.	135,083	69,143	181,983	65,126
Totals.....	664,624	260,693	766,787	261,636
Terminated during the year	73,050	35,781	113,701	37,305
In force at end of year	591,574	224,912	653,086	224,331

CO-OPERATIVE ASSOCIATIONS OF THIS STATE, ORGANIZED AND
REINCORPORATED UNDER THE PROVISIONS OF CHAPTER
175, LAWS OF 1883, UP TO DECEMBER 31, 1885.

1883.

NAME.	Location.
Bank Clerks' League.....	No. 14 Pine street, New York.
Chautauqua Mutual Life Association.....	Mayville, N. Y.
Commercial Travelers' Mutual Accident Association of America.....	No. 238 Genesee street, Utica, N. Y.
Equitable Accident Association of Binghamton.....	Binghamton, N. Y.
Equitable Reserve Fund Life Association.....	No. 169 and 171 Broadway, New York.
Grand Temple of the Templars of Liberty of America.....	No. 412 West 29th street, New York.
Jamestown Accidental Association.....	Jamestown, N. Y.
Jewelers' League of the City of New York.....	No. 170 Broadway, New York.
Mercantile Benefit Association of New York.....	No. 409 Broadway, New York.
Mutual Reserve Fund Life Association.....	No. 55 Liberty street, New York.
Mutual Safety Fund Accident Association.....	Dunkirk, N. Y.
Mutual Trust Fund Life Association.....	No. 93 Nassau street, New York.
National Guard Mutual Benefit Life Association of the State of New York.....	No. 132 Nassau street, New York.
Scandinavian Grand Temple of America of the Order of Templars.....	No. 782 Fulton street, Brooklyn, N. Y.
Supreme Council of the Legion of Justice.....	No. 2094 Lexington av., New York.
Standard Mutual Life Association of New York.....	No. 233 Broadway, New York.

1884.

Acme Mutual Indemnity Association.....	No. 735 Broadway, New York.
American Sons of Israel.....	No. 335 Broadway, New York.
Bank Clerks' Mutual Benefit Association.....	No. 142 Nassau street, New York.
Coult Buffalo, No. 6958, Ancient Order of Foresters.....	No. 198 Seneca street, Buffalo, N. Y.
Cosmopolitan Relief Association.....	No. 13 Park Row, New York.
Cooks and Pastry Cooks' Association of New York.....	No. 392 Bowery, New York.
Family Fund Society.....	No. 7 Murray street, New York.
Fishermen's Mutual Benefit Association.....	Fulton Fish Market, New York.
Golden Eagle Association.....	No. 206 Broadway, New York.
Grand Army Mutual Benefit Association.....	No. 132 Nassau street, New York.
Globe Mutual Benefit Society.....	No. 696 Broadway, New York.
Home Provident Safety Fund Association.....	No. 89 Liberty street, New York.
Merchant Tailors' Society of the City of New York.....	No. 174 Fifth avenue, New York.
Mohawk Valley Sick Benefit Association.....	Amsterdam, N. Y.
National Masonic Co-operative Relief Association.....	No. 6 Masonic Temple, Buffalo, N. Y.
Queen City Lodge No. 102, of the Order Sons of St. George, of Buffalo, N. Y.....	No. 363 Main street, Buffalo, N. Y.
United States Mutual Accident Association.....	No. 409 Broadway, N. Y.
Union Mutual Benefit Association of the City of New York,	New York city, N. Y.
Volunteer Firemen's Association of the City of New York.	No. 17 Rose street New York.
Western New York Relief Association.....	Sherman, N. Y.

1885.

Brooklyn Volunteer Firemen's Association.....	No. 66 Court street, Brooklyn, N. Y.
Christian Mutual Aid Society of the German M. E. Church of the City of Schenectady.....	No. 13 Monroe st., Schenectady, N. Y.
Cortland Wagon Company Mutual Aid.....	Cortland, N. Y.
De Witt Clinton Ready Relief Association.....	No. 698 Quincy street, Brooklyn, N. Y.
Empire Mutual Life and Casualty Society.....	No. 714 Broadway, New York.
Excelsior Mutual Benefit and Endowment Association.....	No. 171 Broadway, New York.
Fraternity of Friendly Fellows.....	No. 33 Park Row, New York.
Home Benefit Association.....	No. 137 Broadway, New York.
Income and Life Association of America.....	No. 265 Broadway, New York.
Industrial Benefit Association.....	No. 338 Broadway, New York.
Knights and Ladies of Samaria.....	No. 404 Main street, Buffalo, N. Y.
Life Union.....	No. 24 Park Place, New York.
Life and Accident Insurance Corporation of New York.....	No. 171 Broadway, New York.
National Accident Society.....	No. 280 Broadway New York.
National Alliance.....	No. 7 Beekman street, New York.
National Military Mutual Aid Association.....	No. 81 Nassau street, New York.
Order of the American Star.....	No. 165 East Broadway, New York.
Preferred Mutual Accident Association of New York.....	No. 13 Park Row, New York.
Protective Benefit Union.....	No. 280 Broadway, New York.
Seventh Regiment Veteran League.....	No. 841 Broadway, New York.
Supreme Council of the American Knights of Protection...	No. 324 Court street, Brooklyn, N. Y.
Supreme Council of the People's Reserve League.....	No. 90 Oakland street, Brooklyn, N. Y.
Telegraphers' Mutual Benefit Association.....	No. 195 Broadway, New York.
True Craftsman's Union.....	No. 117 W. 23d street, New York.
United Order of American Stairbuilders.....	No. 140 Nassau street, New York.
United Life and Accident Insurance Association.....	No. 44 Broadway, New York.
Volunteer Exempt Veteran Firemen's Sons Association of the City of New York.....	No. 124 West 23th street, New York.

**CO OPERATIVE ASSOCIATIONS OF OTHER STATES, ADMITTED TO
TRANSACTION BUSINESS IN THIS STATE, UNDER THE PROVISIONS
OF CHAPTER 175, LAWS OF 1883, UP TO DECEMBER 31, 1885.**

1883.

Date admitted.	NAME.	Location.
Sept. 25.	Covenant Mutual Benefit Association..	Galesburgh, Ill.
Nov. 14.	Fidelity Mutual Life Association..	Philadelphia, Pa.
Nov. 12.	Knights Templars and Masonic Mutual Aid Association..	Cincinnati, O.
Nov. 12.	Masonic Mutual Life Association....	Cleveland, O.
1884.		
Jan'y 1.	Cincinnati Life Association..	Cincinnati, O.
April 1.	Northwestern Masonic Aid Association..	Chicago, Ill.
Jan'y 1.	Order of the Golden Chain.....	Baltimore, Md.
Nov. 15.	Supreme Council, Catholic Knights of America.....	Lebanon, Ky.
1885.		
March 2.	American Legion of Honor...	Boston, Mass.
Feb'y 25.	Ancient Order of Foresters...	Philadelphia, Pa.
July 11.	Bay State Beneficiary Association.....	Westfield, Mass.
Oct. 19.	Hartford Life and Annuity Insurance Company.....	Hartford, Conn.
July 8.	Massachusetts Benefit Association.....	Boston, Mass.
March 26.	Masonic Mutual Benefit Association.....	Indianapolis, Ind.
Aug. 28.	Mercantile Mutual Accident Association..	Boston, Mass.
Sept. 19.	Mutual Benefit Life Company.....	Hartford, Conn.
Oct. 19.	National Life Association.....	Columbus, O.
July 18.	New England Mutual Aid Society.....	Boston, Mass.
July 18.	New England Mutual Accident Association.....	Boston, Mass.
July 8.	Ohio Valley Life Company.....	Wheeling, West Va.
May 21.	Union Mutual Association..	Battle Creek, Mich.

The following is a list of the co-operative associations examined during the years 1884 and 1885, with the date of the investigation :

EXAMINED DURING 1884

NAME.	Place of business.	Date of report.
American Co-operative Relief Association	Syracuse.....	May 21
Bankers and Merchants' Alliance.....	New York ..	December 13
Buffalo Mutual Life and Reserve Association.....	Buffalo.....	June 12
Buffalo Mutual Accident Association	Buffalo.....	March 6
Chenango Mutual Relief.....	Oxford.....	July 17
Commercial Travelers' Association of the State of New York	Syracuse ..	May 22
Commercial Travelers' Mutual Accident Association of America	Utica.....	July 24
Co-operative Life and Accident Association of the United States	New York..	December 16
Empire Order of Mutual Aid.....	Lockport.....	May 28
Equitable Reserve Fund Life Association	New York..	December 19
Expressmen's Mutual Benefit Association.....	Elmira	June 30
Home Benefit Association	New York....	Sept. 20, Dec. 3
Home Benefit Society...	New York....	November 22
*Jamestown Accidental Association	Jamestown...	December 4
Knights of St. John and Malta, Chapter General of America . .	Syracuse.....	July 15
Masonic Life Association of Western New York	Buffalo..	March.
Mercantile Mutual Accident Society.....	Albany..	May.
Mutual Aid and Accident Association.....	Rochester...	April 22
Mutual Benefit Life Association of America.....	New York....	September 12
Mutual Relief Society.....	Rochester..	Apr. 9. Nov. 1
*Mutual Safety Fund Accident Association	Dunkirk ..	June 10
*New York Life, Accident and Health Association.....	Auburn ..	May 13
New York National Mutual Aid Society	Rochester..	April 14
New York State Mutual Benefit Association	Syracuse ..	May 10, Aug. 2
Odd Fellows' Mut. Aid and Benefit Ass. of the Co. of Monroe . .	Rochester..	April 26
Patrons' Aid Society.	Elmira	July 19
People's Benefit Association of the State of New York.	Syracuse..	May 21
People's Mutual Benefit Association	Oswego.....	May 24
Royal Templars of Temperance, Supreme Council.....	Buffalo..	March 18
Southern Tier Masonic Relief Association	Elmira...	June 30

* Has ceased to transact business.

EXAMINED DURING 1884 — (Continued).

NAME.	Place of business.	Date of report.
Union Benefit League	New York.....	December 3
Union Mutual Association.	Bath	June 30
United Workmen, Ancient Order of	Dunkirk	June 3
United Workmen, Ancient Order of, Grand Legion, Select Knights of New York and Pennsylvania	Buffalo	June 14
Western New York Masonic Relief Association	Rochester	April 23
Women's Mutual Insurance and Accident Co.....	New York.....	November 4

EXAMINED DURING 1885.

Builders and Manufacturers' Mutual Benefit Association.....	New York.....	July 31
Family Fund Society	New York.....	July 20
Mutual Benefit Society.....	New York.....	January 14
Mutual Reserve Fund Life Association.....	New York.....	June 26
Mutual Trust Fund Life Association.....	New York.....	December 19
National Benefit Society.....	New York.....	January 14
National Masonic Co-operative Relief Association.....	Buffalo.....	June 24
New York National Mutual Aid Society.....	Rochester	June
New York Safety Reserve Fund.....	New York.....	December 5
St. Lawrence Life Association.....	New York.....	February 23
Security Mutual Benefit Society.....	New York.....	January 14
Standard Mutual Life Association.....	New York.....	January 14
Women's Mutual Insurance and Accident Company of America..	New York.....	June 29

The following co-operative associations have ceased to make statements to the Department since the passage of chapter 256, Laws of 1881, and chapter 175, Laws of 1883 :

NAME.	Location.
Acme Mutual Indemnity Association	New York.
Accidental Weekly.....	South Dayton, N. Y.
Albany Firemen's Relief Association.....	Albany.
American Sons of Israel.	New York.
Amt Verdener.....	New York city.
Bank Clerks' League.....	New York.
Brooklyn Masonic Mutual Benefit.....	Brooklyn, N. Y.
Brooklyn Mutual Benefit.....	Brooklyn, N. Y.
Brothers of Honor	New York city.
Capital City Benefit.....	Albany, N. Y.
Central Association Odd Fellows.....	New York city.
Co-operative Relief Association.....	Waverly, N. Y.
Court Buffalo, No. 6953, Ancient Order of Foresters...	Buffalo, N. Y.
Cooks and Pastry Cooks' Association.....	New York.
Cosmopolitan Relief.....	New York.
Dutchess Mutual.....	Poughkeepsie.
Empire Mutual Life and Casualty	New York.
Enterprise Mutual Benefit.	New York city.
Eureka Aid	New York city.
Excelsior Mutual Aid.....	Havana, N. Y.
Excelsior Mutual Benefit.....	New York.
Farmersville Mutual.....	Farmersville, N. Y.
Fisherman's Mutual Benefit.....	New York.
Free Masons' Mutual.....	Brooklyn, N. Y.
Friendly Mutual Relief.....	Brooklyn, N. Y.
Garfield Life and Accident.....	New York city.
German Benevolent.....	Schenectady, N. Y.
Globe Mutual Benefit Society.....	New York.
Grand Army Mutual Benefit Association.....	New York.
Greenpoint Masonic.....	Brooklyn, N. Y.
Hand in Hand	New York city.
Home Mutual Aid Association.	Boston, Mass.
Industrial Co-operative Association.....	New York.
Jamestown Accidental Association.....	Jamestown, N. Y.
Jewelers' League.....	New York.
Knights of the Maccabees.....	Buffalo, N. Y.
Knights of the Maccabees.....	Warsaw, N. Y.
Knights of S. F. and I.....	Syracuse, N. Y.
Knights of Tara.....	New York city.
Life and Accident Insurance Corporation of New York.....	New York.

CO-OPERATIVE ASSOCIATIONS — (Continued).

NAME.	Location.
Manufacturers and Mechanics' Relief.....	Amsterdam, N. Y.
Mystic Tie Mutual Benefit Association.....	New York
Masonic and Ministerial Relief.....	Chatham.
Masonic Relief.....	Syracuse, N. Y.
Masonic Mutual Aid.....	Cold Spring, N. Y.
Mohawk Valley Sick Benefit.....	Amsterdam.
Mutual Benefit Associates.....	Rochester, N. Y.
Mutual Friends of America.....	Brooklyn, N. Y.
Mutual Provident.....	New York city.
Mutual Reserve and Endowment.....	New York city
Mutual Safety Fund Accident Association.....	Dunkirk.
National Masonic Co-operative Relief.....	Buffalo.
National Guard Mutual Benefit Association.....	Brooklyn.
New York Ferry Engineers.....	New York city.
New York Life, Health and Accident Association.....	Auburn, N. Y.
New York Masonic Mutual Benefit.....	New York city.
New York Mutual Accident..	Utica, N. Y.
New York Post-office Mutual Aid..	New York city.
New York Safety Reserve Fund.....	New York.
Odd Fellows' Benefit.....	Elmira, N. Y.
Odd Fellows' Protective Union.....	Rochester, N. Y.
Odd Fellows' Relief.....	Albany, N. Y.
Order of the American Star.....	New York.
People's Mutual Benefit.....	Oswego, N. Y.
People's Relief.....	Albany, N. Y.
Press Mutual Aid.....	New York city.
Protective Mutual.....	Norwich, N. Y.
Queen City Lodge.....	Buffalo.
Richmond Relief.....	Tottenville, N. Y.
Ringgold Mutual.....	Brooklyn, N. Y.
Royal Arch Mutual Relief Society.....	New York.
Sons of Temperance.....	New York city.
Sons of Temperance.....	Washington.
Stafford Benefit.....	Stafford, N. Y.
Steamboat Pilots.....	New York city.
Templars of Liberty of America.....	New York.
True Craftsman's Union.....	New York.
Union Benefit League.....	New York.
Union Mutual Benefit Association.....	Boston, Mass.
Union Mutual Benefit Association.....	New York.
United Order of American Stairbuilders.....	New York.
United Workmen, Supreme Legion.....	St. Louis.
Volunteer Firemen's Association.....	New York.
Waverly Co-operative.....	Waverly, N. Y.
Western New York Accident.....	Castile, N. Y.
Workingmen's Club.....	New York city.
Workingmen's Protective.....	Coeymans, N. Y.
Workingman's Mutual.....	Silver Creek, N. Y.

DEFUNCT COMPANIES.

Previous to May 13, 1884, it was held by the Court of Appeals that, in case of the dissolution of an insurance life company, the securities deposited by such company in the Department, under the peculiar phraseology of the statute, must be distributed by the Superintendent, notwithstanding the fact that the court may have already appointed a receiver of such company and charged him with the duty of distributing the general assets of the company. This expensive duplication of the work of distribution was remedied by chapter 285, Laws of 1884, passed on the above

named date, which provided that thereafter, in case of the dissolution of a company and the appointment of a receiver, the Supreme Court, on the application of the Attorney General, should have power to order such securities to be transferred by the Superintendent to the receiver for distribution.

Since that act there has been no case of the dissolution and appointment of a receiver of any life insurance company of this State.

The following tables show the transfers made pursuant to said act, the total cash dividends paid by the Department to December 31, 1885, and the cash and securities held by the Department on account of such retired companies on that date :

SECURITIES AND CASH TRANSFERRED BY THE DEPARTMENT TO RECEIVERS, IN ACCORDANCE WITH THE PROVISIONS OF CHAPTER 285, LAWS OF 1884.

NAME OF COMPANY.	Name of Receiver.	bonds and mort- gages, credited for	United States b'ds, par value.	Cash.	Total securities and cash.
Atlantic Mutual Life Insurance Co	Edwd. Newcomb, Albany,	.....	\$100,000	\$38,434 95	\$138,434 95
Continental Life Insurance Co.	A. B. Hepburn, New York	.....	81,950	45,107 58	127,057 58
Globe Mutual Life Insurance Co.	Alden S. Swan, New York	.....	100,000	29,173 00	129,173 00
Knickerbocker Life Insurance Co.	Chas. H. Russell, N. York	.....	88,250	21,012 20	107,262 20
Universal Life Insurance Co.	Nat. D. Wendell, Albany,	\$5,000	64,200	34,002 28	103,202 28
Western New York Life Insurance Co. }	D. W. Tomlinson and O.C. Parker, Batavia.....	31,724	.... .	12,530 82	44,254 82
Totals		\$36,724	\$432,400	\$180,260 83	\$649,384 83

TOTAL CASH DIVIDENDS PAID BY DEPARTMENT TO
DECEMBER 31, 1885.

COMPANY.	Percentage.	Amount paid.
American Popular	13	\$99,537 48
Commonwealth	65	59,450 99
Eclectic .....	.....	35,468 08
Empire Mutual	100	86,763 95
Guardian Mutual	8	167,804 98
Hope	63	58,045 39
Merchants'	100	57,668 93
National	40	110,827 71
New York State	100	42,740 59
North America	2	60,102 70
Reserve Mutual	100	58,918 75
Security	41½	107,761 83
Widows and Orphans'	25	63,441 07
World Mutual	53	94,392 89
Western New York	100	64,566 51
Totals .....	.....	\$1,107,492 45

CASH AND SECURITIES HELD IN THE DEPARTMENT, DECEMBER
31, 1885, ON ACCOUNT OF RETIRED COMPANIES.

COMPANY.	Cash.	Securities, par value.	Kind of securities.
American Popular....	\$669 43	United States bonds.
Eclectic	4,146 43	.....
Excelsior	\$2,000 00	Mortgages.
Guardian	3,608 72	.....
Hope	13 20	6,700 00	
Merchants'	3,355 43	.....
National	6,304 42	.....
North America, non-registered	3,530 26	.....
Western New York	3,585 19	.....
Widows and Orphans'	71 77	
Security	8,226 01	
Totals	\$33,510 86	\$8,700 00	

CHRONOLOGICAL TABLE,

*Showing the names of the Companies that have withdrawn from business
in this State since the organization of the Department.*

NEW YORK LIFE INSURANCE COMPANIES WHICH HAVE CEASED DOING BUSINESS
FROM DECEMBER 31, 1859, TO DECEMBER 31, 1884.

NAME OF COMPANY.	Ceased business.	Cause.
1868. Provident Fund and Life Ins. Co.	February 11	Substantially did no business. See report of this Department of 1868.
1870. Ben. Franklin Life Ins. Co.....	October 6	Reinsured in the United States Life Insurance Company.
Great Western Mutual Life In- surance Company	December 19	Closed at suit of Attorney General. Hon. Francis M. Bixby, 501 Fifth avenue, New York, Receiver, and since discharged.
1871. Farmers and Mechanics' Life In- surance Company	January 9	Closed at suit of Attorney General. James H. Coleman, Esq., New York, Receiver.
American Tontine Life and Sav- ings Insurance Company	May 2	Reinsured in Empire Mutual Life Insurance Company. Nathaniel Jarvis, Jr., Esq., New York, Receiver.

CHRONOLOGICAL TABLE—(Continued).

NAME OF COMPANY.	Ceased business.		Cause.
1871.			
Standard Life Insurance Co.....	July	27	Reinsured in Government Security Life Insurance Company.
Widows and Orphans' Benefit Life Insurance Company.....	October	19	Reinsured in Mutual Protection Life Assurance Society of the United States. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
1872.			
Amicable Mutual Life Ins. Co...	February	1	Reinsured in Guardian Mutual Life Ins. Co.
Empire Mutual Life Ins. Co.....	June	10	Reinsured in Continental Life Ins. Co. A. R. Hepburn, Receiver, No. 26 Nassau street, New York.
Mutual Protection Life Assurance Society of the United States, or Reserve Mutual Life Insurance Company.....	June	17	Changed name to "Reserve Mutual Life Insurance Company" February 13, 1872 (chapter 36, Laws of 1872), and reinsured in Guardian Mutual Life Insurance Company June 17, 1872. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
Craftsmen's Life Assurance Co..	August	14	Reinsured in Hope Mutual Life Insurance Company, and Francis W. Worth, Esq., of New-York, appointed a Receiver by the Supreme Court, at a suit of a judgment creditor.
Empire State Life Insurance Co.	September	18	Reinsured in the Life Association of America.
New York State Life Ins. Co....	December	17	Reinsured in Guardian Mutual Life Insurance Company. Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
Excelsior Life Insurance Co.....	December	31	Reinsured in National Life Insurance Company of the United States.
Hope Mutual Life Ins. Co.	December	31	Reinsured in New Jersey Mutual Life Insurance Co. James W. Husted, Peekskill, N. Y., appointed Referee January 15, 1880.
1873.			
Asbury Life Insurance Co.....	October	11	Discontinued issuing new policies. Closed at suit of Attorney General, and Andrew V. Stout, Esq., No. 271 Broadway, New York, appointed Receiver October 7, 1874.
Hercules Mutual Life Assurance Society of the United States...	June	24	Closed on petition of Attorney General. John H. Kitchen, Esq., No. 52 Wall street, New York, appointed Receiver by Supreme Court.
Eclectic Life Insurance Co	September	12	Closed at suit of stockholder. Philo T. Ruggles, Esq., No. 59 Liberty street, New York, appointed Receiver by Supreme Court.
Guardian Mutual Life Ins. Co...	October	30	Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver March 8, 1877.
National Life Insurance Company of New York.....	October	21	Closed at suit of stockholder. Eli Beard, Esq., of New York, appointed Receiver by Supreme Court, and since discharged. Hon. James W. Husted, Peekskill, N. Y., appointed Referee December 14, 1878.
Commonwealth Life Ins. Co. ...	October	30	Reinsured in New Jersey Mutual Life Insurance Company of Newark, N. J. Thomas S. Moore, Esq., 102 Broadway, New York, Receiver, appointed March 20, 1875.
1873.			
World Mutual Life Ins. Co.....	December	23	Discontinued issuing new policies. Closed at suit of Attorney General. Simon W. Rosendale, Esq., Albany, N. Y., appointed Receiver, April 5, 1877.
1874.			
Government Security L. Ins. Co.	February	10	Reinsured in North America Life Insurance Company, N. Y. H. R. Pierson, Receiver, Albany, N. Y.
1875.			
Merchants' Life Ins. Co.,.....	May	20	Reinsured by Edwin L. Alexander, Esq., New York, as Receiver in the Globe Mutual Life Insurance Company, New York.
North America Life Ins. Co.....	July	1	Closed at suit of Attorney General. Hon. Henry R. Pierson, Albany, N. Y., appointed Receiver, March, 1877.
1876.			
Continental Life Ins. Co.....	October	25	Closed at suit of stockholder. John J. Anderson, Esq., N. Y., appointed Receiver; after ward W. R. Grace, Esq., appointed Receiver; and subsequently John P. O'Neill, Esq., appointed Receiver. A. B. Hepburn, No. 26 Nassau street, New York, appointed Receiver February 27, 1883.
Security Life Insurance and Annuity Company.....	December	4	Closed at suit of Attorney General. Hon. William H. Wickham, 31 Pine street, New York, appointed Receiver December 14, 1876.

CHRONOLOGICAL TABLE — (Continued).

NAME OF COMPANY.	Ceased business	Cause.
1877. American Popular Life Ins. Co..	April 20	Reported to Attorney General, and Company notified to discontinue business. E. Z. Lawrence, Esq., 17 Broad street, New York, appointed Receiver June 18, 1877.
Atlantic Mutual Life Ins. Co.	May 9	Reported to Attorney General, and Company notified to discontinue business. Edward Newcomb, Esq., Albany, N. Y., appointed Receiver August 6, 1877.
Universal Life Ins. Co.....	July 11	Hon. Nathan D. Wendell, Albany N. Y., appointed Receiver November 14, 1881; since deceased, and Mr. Harry M. Wendell, Albany, N. Y., appointed Receiver January 14, 1886.
1879. Globe Mutual Life Ins. Co.....	May 29	Reported to Attorney General, and Mr. James D. Fish, 80 Wall street, N. Y., appointed Receiver. Mr. Fish resigned his trust, and Alden H. Swan, 80 Wall st., New York city, was appointed Receiver 1884.
Western New York Life Ins. Co. of Batavia, N. Y.....	August 21	D. W. Tomlinson, and O. C. Parker, Batavia, N. Y., appointed Receivers March, 1883.
Knickerbocker Life	January 1	Charles H. Russell, No. 52 William street, New York, appointed Receiver December 29, 1882.

LIFE INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES WHICH HAVE
CEASED DOING BUSINESS IN THIS STATE SINCE 1859

NAME OF COMPANY.	Ceased business in this State.	Cause.
1862. Colonial Life Insurance Company, Edinburgh, Scotland....	January 16	Withdrew from State.
1863. American Mutual Life Insurance Company, New Haven.....	October 28	Certificates of authority revoked by Superintendent. Talcott H. Russell, Receiver, New Haven, Conn.
1869. British Commercial Life Insurance Co., London, England....	October..	F. M. Bixby, New York city, appointed Receiver October 5, 1869.
International Life Assurance Society, London, England	April.....	T. J. Creamer, New York city, appointed Receiver April 7, 1869.
1870. United Security Life Insurance and Trust Co., Philadelphia ...	December 31	Withdrew from State.
1871. Hahnemann Life Insurance Co., Cleveland....	December 31	Withdrew from State; reinsured in Republic Life Insurance Company, Chicago.
Safety Deposit Life Insurance Company, Chicago	December 31	Withdrew from State.
1872. National Life Ins. Co., Chicago..	September 27	Certificates of authority revoked by Superintendent.
International Life Insurance and Trust Co., Jersey City.....	December 26	Withdrew from State; reinsured in United States Life Insurance Company, New York.
Anchor Life Insurance Company, Jersey City.....	December 28	Certificates of authority revoked by Superintendent.
National Capital Life Insurance Co., Washington, D. C.....	December 31	Withdrew from State; reinsured in Penn Mutual Life, Pa.
1873. Economical Mutual Life Ins. Co. of Providence, R. I.....	June 30	Certificates of authority revoked by Superintendent; reinsured in Republic Life Insurance Company, Chicago, Ill.
St. Louis Mutual Life Insurance Company of St. Louis, Mo.....	October 8	Certificates of authority revoked by Superintendent; reinsured in Mound City, afterward St. Louis Life Insurance Company, W. S. Relfe, Receiver, St. Louis, Mo.
1874. American Nat. Life and Trust Ins. Co., New Haven	November 24	Certificates of authority revoked by Superintendent. Talcott H. Russell, Receiver, New Haven, Conn.

CHRONOLOGICAL TABLE—(Continued).

NAME OF COMPANY.	Cease dbusi- ness in this State.	Cause.
1875		
Republic Life Insurance Com- pany, Chicago, Ill.....	January, 1	Withdrew from State; certificates of authority for 1875 not renewed by Superintendent.
Teutonia Life Insurance Com- pany, Chicago.....	August 13	Withdrew from State and certificates of author- ity revoked by Superintendent.
1876.		
Piedmont and Arlington Life Ins. Company, Richmond.....	March 6	Withdrew from State and crrificates of author- ity revoked by Superintendent.
1877.		
Alliance Mutual Life Assurance Society of the United States, Leavenworth.....	January 1	Certificates of authority not renewed for 1877.
Missouri Valley Life Ins. Co.....	January 1	Certificates of authority not renewed for 1877.
New Jersey Mutual Life Ins. Co. of Newark, N. J.....	January 20	Certificates of authority revoked by Superin- tendent. Robert F. Stockton, Rceceiver, New- ark, N. J.
Toledo Mutual Life Insurance Company, Toledo.....	February 15	Certificates of authority revoked by Superin- tendent.
Life Association of America, St. Louis	April 9	Certificates of authority revoked by Superin- tendent. W. S. Relfe, St. Louis, Mo., Receiver.
Charter Oak Life Insurance Co., Hartford, Conn.....	July 16	Certificates of authority rvoaked by Superin- tendent.; company was permitted to collect renewal premiums through its agents until December 31, 1883, when the authority of the Superintendent was withdrawn.
Continental Life Insurance Co., Hartford, Conn.....	December 31	Withdrew from State.
1880.		
Hartford Life Ins. and Annuity Co. of Hartford, Conn.....	December 31	Certificates of authority revoked by Superin- tendent.
1882.		
National Life Ins. Co. of the United States, Chicago, Ill.....	March 10	Certificates of authority not renewed for 1882, and agents notified to discontinue business March 10, 1882
Maryland Life Insurance Com- pany, Baltimore, Md.....	June 26	Withdrew from State.
Lion Life Ins. Co., London, Eng.	December 31	Withdrew from State; reinsured its risks with the Equitable Life Assurance Society, New York.

CHRONOLOGICAL TABLE.

CASUALTY COMPANIES THAT HAVE RETIRED SINCE DECEMBER 31, 1859.

NAME OF COMPANY.	Location.	Date of retirement.
Ætna Live Stock	Hartford...	1868
Fidelity.....	New York.....	1867
Hartford Accident.....	Hartford.....	1876
Hartford Live Stock.....	Hartford.....	1868
New York Accidental.....	New York.....	1867
Railway Passenger.....	Hartford	1878
Travelers'.....	Providence.....	1867
United States Accident	Syracuse.....	1867

GENERAL RECAPITULATION

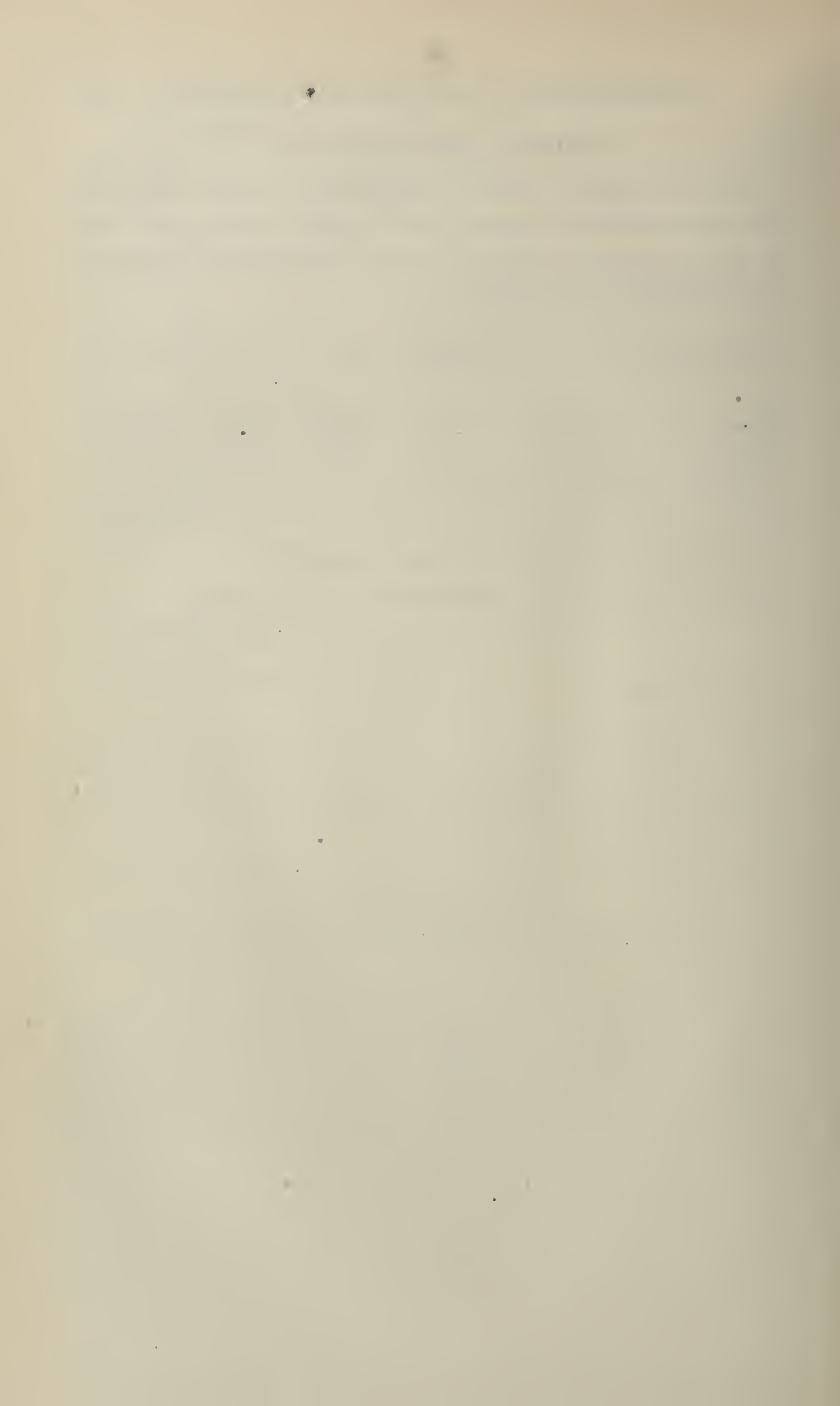
The following is a general recapitulation of the statements of assets, liabilities except capital, capital, surplus and risks in force, contained in Parts I, II and III, of this, the Twenty-seventh Department Report:

COMPANIES.	No.	Assets.	Liabilities, except capital.	Capital.	Surplus.	Risks in force.
Fire	157	\$187,306,522	\$74,304,942	\$59,515,020	\$53,486,570	\$10,723,741,341
Marine.....	19	25,534,888	6,317,149	3,454,280	15,921,205	234,397,119
Life.....	30	521,705,495	431,550,946	4,440,000	88,714,549	2,150,187,112
Casualty	10	5,453,107	2,051,444	2,567,560	834,103	379,747,237
Co-operative	138	5,787,112	2,482,231	.....	3,304,881	.....
Totals	354	\$748,787,134	\$516,706,712	\$69,976,860	\$162,264,308	\$13,488,072,809

All of which is respectfully submitted.

ROBERT A. MAXWELL,

Superintendent.



STATISTICAL TABLES.

TABLE No. I.

Showing the number and amount of policies in force, Gross Assets, Gross Liabilities and Surplus of Life Insurance Companies of this State, and of other States transacting business in this State, separately and combined, from the year 1859 to 1885, both inclusive.

NEW YORK STATE COMPANIES.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policy-holders.
1859.....	8	23,690	\$72,197,436 32	\$11,629,085 31	\$7,998,379 08	\$3,630,706 23
1860.....	11	27,140	85,371,499 67	13,745,559 82	8,804,076 49	4,941,483 33
1861.....	11	28,446	86,134,147 29	15,010,497 49	9,268,556 43	5,741,941 06
1862.....	13	35,453	101,474,077 46	17,457,909 58	14,094,400 15	3,363,509 43
1863.....	13	49,831	140,628,427 10	20,262,505 83	15,026,794 84	5,235,710 99
1864.....	17	70,429	194,819,324 45	26,074,191 01	18,060,140 52	8,014,050 49
1865.....	18	101,780	289,846,316 50	33,230,840 00	24,205,934 67	9,024,905 33
1866.....	24	151,662	437,556,780 47	47,217,087 81	34,735,358 63	12,481,729 18
1867.....	28	206,966	612,721,431 03	65,522,978 64	45,967,249 40	19,555,729 24
1868.....	34	270,531	795,509,710 45	89,063,961 45	70,913,313 76	18,150,147 69
1869.....	41	334,188	944,744,815 65	113,154,363 77	92,683,066 68	20,471,297 09
1870.....	41	377,437	1,039,662,517 00	133,119,187 48	113,445,941 60	19,673,245 85
1871.....	39	387,365	1,059,593,408 00	150,543,823 89	129,218,264 04	21,325,559 85
1872.....	32	386,690	1,051,970,818 00	166,277,986 00	145,660,891 98	20,617,094 02
1873.....	27	385,781	1,051,099,364 00	180,895,403 21	158,516,342 25	22,379,060 96
1874.....	23	372,931	1,002,994,598 00	195,336,920 95	167,912,004 39	27,424,916 56
1875.....	20	357,619	966,725,968 00	203,132,743 60	174,378,107 52	28,754,636 08
1876.....	17	313,026	857,036,537 00	200,502,681 31	172,015,097 15	28,487,584 16
1877.....	15	284,786	782,895,565 00	201,342,801 04	171,812,054 50	29,530,746 54
1878.....	15	275,718	753,094,123 00	206,552,630 84	174,793,338 73	31,759,292 11
1879.....	12	261,799	730,648,500 00	202,562,831 91	169,675,366 78	32,887,465 13
1880.....	12	273,037	762,734,501 00	214,647,574 03	177,357,829 54	37,289,744 49
1881.....	12	289,172	815,276,388 00	225,966,512 02	187,050,970 48	38,915,541 54
1882.....	12	311,179	885,654,959 00	237,783,055 00	197,432,111 15	40,350,943 85
1883.....	12	341,397	979,070,669 00	251,973,410 10	209,556,977 30	42,416,432 80
1884.....	12	375,867	1,063,106,313 00	264,590,232 61	221,435,846 99	43,154,385 62
1885.....	12	422,061	1,173,605,617 00	287,238,270 24	235,884,570 80	51,353,699 44

OTHER STATES' COMPANIES.

1859.....	6	25,918	\$69,309,541 50	\$8,906,999 27	\$7,466,557 36	\$1,440,441 91
1860.....	6	28,906	78,331,955 64	10,370,127 03	8,355,796 97	2,014,330 06
1861.....	6	28,756	78,121,905 15	11,659,899 55	9,009,845 97	2,650,053 58
1862.....	5	29,799	82,488,499 97	12,665,422 17	9,697,058 55	2,968,363 62
1863.....	9	48,264	127,030,250 12	17,575,684 27	13,638,358 86	3,937,325 41
1864.....	10	76,300	200,883,730 32	22,953,106 39	16,658,090 14	6,295,016 25
1865.....	12	107,612	291,035,936 96	31,001,283 24	22,135,564 59	8,865,718 65
1866.....	15	153,728	427,519,096 77	44,369,940 16	30,853,164 13	13,516,776 03
1867.....	15	194,174	549,008,345 24	60,025,972 76	42,630,172 96	17,395,799 80
1868.....	21	267,063	733,474,974 87	86,198,368 26	64,893,144 43	21,305,223 83
1869.....	28	322,384	891,873,003 32	114,612,661 80	87,630,904 68	26,981,757 12
1870.....	30	370,370	984,222,438 00	136,401,253 28	107,586,204 62	28,815,048 69
1871.....	29	397,995	1,041,868,426 00	152,014,375 34	125,333,517 15	26,680,858 19
1872.....	27	417,754	1,062,771,773 00	168,890,556 70	142,666,214 80	26,224,341 90
1873.....	29	431,300	1,034,927,814 00	179,245,281 28	153,034,585 37	26,210,695 91
1874.....	27	426,603	994,241,632 00	191,944,975 86	160,480,547 31	31,464,428 55
1875.....	25	417,006	955,317,178 00	200,010,237 98	167,952,845 34	32,057,392 64
1876.....	21	393,153	878,958,653 00	206,903,651 22	174,264,683 31	32,638,967 91
1877.....	19	348,310	773,209,758 00	195,077,789 75	163,004,438 07	32,073,351 68
1878.....	19	337,125	727,827,100 00	197,526,513 91	164,792,287 57	32,734,226 34
1879.....	19	333,687	709,312,665 00	198,952,961 14	166,562,704 52	32,390,256 62
1880.....	18	335,644	713,260,671 00	203,303,435 28	169,031,510 48	34,271,924 80
1881.....	17	338,093	724,572,193 00	203,310,947 58	169,813,325 83	33,407,621 75
1882.....	17	350,279	751,993,913 00	211,819,292 17	175,418,845 29	36,400,446 88
1883.....	17	364,262	784,659,346 00	219,832,510 67	181,950,850 18	37,881,660 49
1884.....	17	374,700	807,621,746 00	226,897,486 74	188,240,681 20	38,656,805 54
1885.....	17	392,630	849,911,871 00	236,426,408 05	195,030,621 00	41,395,787 23

TABLE No. I—(Continued).

COMPANIES OF THIS AND OTHER STATES COMBINED.

YEAR.	Number of companies.	Number of policies in force.	Amount of policies in force.	Gross assets.	Gross liabilities, except capital.	Surplus as regards policy-holders.
1859.....	14	19,608	\$141,497,977 82	\$20,536,084 58	\$15,464,936 44	\$5,071,148 14
1860.....	17	56,046	163,703,455 31	24,115,686 85	17,159,873 46	6,955,818 39
1861.....	17	57,202	164,256,052 44	26,670,397 04	18,278,402 40	8,391,994 64
1862.....	18	65,252	183,962,577 43	30,123,331 75	23,791,458 70	6,331,873 05
1863.....	22	98,095	267,658,677 22	37,838,190 10	28,665,153 70	9,173,036 40
1864.....	27	146,729	395,703,054 77	49,027,297 40	34,718,230 66	14,309,066 74
1865.....	30	209,392	580,882,253 46	64,232,123 24	46,341,499 26	17,890,623 93
1866.....	39	305,390	865,105,877 24	91,587,027 97	65,588,522 76	25,998,505 21
1867.....	43	401,140	1,161,729,776 27	125,548,951 40	88,597,422 36	36,951,529 04
1868.....	55	537,594	1,528,984,685 32	175,262,329 71	135,806,958 19	39,455,371 52
1869.....	69	656,572	1,836,617,818 97	227,767,025 57	180,313,971 36	47,453,054 21
1870.....	71	747,807	2,023,884,955 00	269,520,440 76	221,032,146 22	48,488,294 54
1871.....	68	785,360	2,101,461,834 00	302,558,199,23	254,551,781 19	48,006,418 04
1872.....	59	804,444	2,114,742,591 00	335,168,542 70	288,327,106 78	46,841,435 92
1873.....	56	817,081	2,086,027,178 00	360,140,684 49	311,550,927 62	48,589,756 87
1874.....	50	799,534	1,997,236,230 00	387,281,896 81	328,392,551 70	58,889,345 11
1875.....	45	774,625	1,922,013,146 00	403,142,981 58	342,330,952 36	60,812,028 72
1876.....	38	706,179	1,735,995,190 00	407,406,332 53	346,279,780 46	61,126,552 07
1877.....	34	633,096	1,556,105,323 00	396,420,590 79	334,816,492 57	61,604,098 22
1878.....	34	612,843	1,480,921,223 00	404,079,144 75	339,585,636 30	64,493,518 45
1879.....	31	595,486	1,439,961,165 00	401,515,793 05	336,238,071 30	65,277,721 75
1880.....	30	608,681	1,475,995,172 00	417,951,009 31	346,389,340 02	71,561,669 29
1881.....	29	627,265	1,539,848,581 00	429,277,459 60	356,864,296 21	72,413,163 29
1882.....	29	661,458	1,637,648,872 00	449,602,347 17	372,850,956 44	76,751,390 73
1883.....	29	705,659	1,763,730,015 00	471,805,929 77	391,507,827 48	80,298,093 29
1884.....	29	750,567	1,870,728,059 00	491,487,719 35	409,676,528 19	81,811,191 16
1885.....	29	814,691	2,023,517,488 00	523,664,678 29	430,915,191 62	92,749,486 67

TABLE No. II — ASSETS.
Summary Analysis and Classification of the various items comprising the Gross Assets of Life Insurance Companies transacting business in this State, for the year ending December 31, 1885.
NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Real estate.	Bonds and mortgages.	United States stocks and securities.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Brooklyn	\$332,300 00	\$500,974 00	\$112,750 00	\$352,700 00	\$16,000 00	\$155,221 76	\$44,661 82	\$26,011 03	\$10,746 98	\$1,551,395 59
Equitable	12,616,067 92	16,548,332 91	2,666,650 00	25,437,460 00	1,420,475 00	.....	4,876,078 81	1,325,918 00	614,611 62	65,547,594 26
Germania.....	1,077,868 27	5,739,263 19	1,189,608 75	2,738,783 50	.....	145,966 59	286,925 29	238,467 24	68,403 08	11,485,385 91
Home	1,208,367 61	1,096,400 00	1,600,000 00	1,238,050 00	616,200 00	669,146 25	79,871 94	100,774 90	37,666 99	5,646,477 69
Homeopathic.....	88,700 00	164,400 00	52,000 00	238,730 00	13,700 00	3,030 34	11,193 61	122,248 39	10,527 65	704,529 99
Manhattan	890,978 57	3,146,494 22	668,125 00	1,186,812 63	3,699,062 50	1,137,136 15	156,414 13	150,814 78	119,989 06	11,155,827 04
Metropolitan.....	384,500 00	1,089,250 00	318,475 00	527,015 00	110,000 00	155,671 22	45,153 42	134,054 53	20,834 84	2,784,954 01
Mutual	10,992,720 45	49,228,930 16	2,788,550 00	36,577,554 00	3,856,500 00	.....	2,619,643 21	1,150,551 64	1,217,329 85	108,431,779 31
New York	6,855,532 63	18,159,500 00	955,231 25	36,036,692 63	451,500 00	416,034 15	2,042,542 60	1,163,088 92	435,284 18	66,515,406 36
Pr. Sav. Life As. S'y .....	.....	20,500 00	112,500 00	15,000 00	.. .....	738 55	61,360 75	7,174 66	607 50	217,881 46
United States	80,500 00	2,355,208 23	57,187 50	2,403,263 56	104,487 45	145,913 31	105,760 63	104,234 44	68,708 64	5,425,263 76
Washington.. ..	571,621 13	5,063,508 67	153,750 00	658,000 00	134,674 94	.....	932,404 79	200,969 05	56,846 28	7,771,774 86
Totals.....	\$34,099,156 58	\$103,152,861 38	\$10,674,827 50	\$107,410,061 32	\$10,422,599 89	\$2,928,858 32	\$11,264,011 00	\$4,724,337 58	\$2,661,556 67	\$287,238,270 24

TABLE No. II -- ASSETS -- (Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Real estate.	Bonds and mortgages.	United States stocks and securities.	Other stocks and bonds.	Collateral loans.	Premium notes and loans.	Cash in office and in bank.	Deferred and unpaid premiums.	All other assets.	Total gross assets.
Aetna, Conn.....	\$369,312 80	\$15,226,762 97	\$1,114,175 00	\$7,431,841 15	\$446,807 31	\$2,013,561 87	\$3,284,024 86	\$165,018 28	\$448,003 68	\$30,499,507 92
Berkshire, Mass....	444,819 80	2,189,032 25	332,750 00	281,970 00	216,299 00	142,455 24	87,741 52	60,748 22	40,351 87	3,796,167 90
Conn. General, Ct..	213,115 88	879,823 24	.....	238,655 00	1,950 00	90,642 92	42,804 83	26,523 91	30,569 78	1,525,095 56
Conn. Mutual, Ct..	10,966,500 88	27,088,121 62	132,875 00	9,700,927 09	449,933 00	2,430,563 01	2,844,847 55	66,553 10	993,753 91	54,374,075 16
John Hancock, Mass	33,844 61	1,452,806 08	.....	930,133 38	20,800 00	156,101 03	62,726 69	44,496 02	48,629,35	2,749,537 16
Mass. Mut., Mass..	1,431,665 47	1,638,278 34	112,750 00	3,080,887 00	577,384 00	726,152 22	192,303 07	202,038 67	129,429 64	8,090,888 41
Mut. Benefit, N. J.	1,945,037 59	17,337,408 34	660,000 00	10,531,849 57	2,635,000 00	4,643,009 91	1,073,513 92	278,155 83	522,020 23	39,623,995 39
National, Vt.....	1,223,801 91	1,196,864 20	351,045 00	1,356,335 29	48,700 00	121,049 98	119,959 49	55,197 47	50,867 75	3,523,821 09
N. Eng. Mut. Mass.	1,329,892 85	2,546,448 00	1,191,560 00	8,853,979 50	1,681,211 25	1,045,522 02	800,057 02	123,246 04	208,585 37	17,780,502 05
Northw. Mut., Wis.	1,322,756 28	19,242,625 41	143,637 50	507,150 36	.....	1,156,215 05	1,081,240 39	422,932 63	361,438 83	24,238,046 45
Penn Mutual, Pa..	820,659 21	2,598,731 10	61,500 00	5,478,079 00	283,129 70	776,734 54	73,081 08	184,027 62	52,711 87	10,338,654 12
Phoenix Mut., Ct..	1,255,895 59	5,964,466 38	246,545 00	950,704 50	.....	1,267,989 89	562,888 85	38,024 66	142,801 35	10,430,316 22
Pro. L. & T., Pa...	597,332 00	4,816,992 71	.....	4,282,270 00	247,760 00	44,932 40	77,716 10	342,003 66	91,230 10	10,500,241 97
State Mut., Mass...	58,000 00	509,429 00	356,700 00	2,664,043 00	13,000 00	170,841 98	62,911 98	.....	52,000 00	3,886,925 96
Travelers', Ct.....	656,912 37	3,319,917 23	.....	1,311,564 13	119,300 00	35,316 00	604,075 51	140,820 78	92,045 21	6,279,951 23
Union Cent., Ohio.	161,650 00	1,933,565 54	6,634 00	6,352 00	.....	367,084 10	48,905 59	103,726 94	49,144 47	2,677,062 64
Union Mut., Me...	2,020,199 67	1,019,818 02	128,937 50	1,911,170 73	92,867 00	677,790 11	96,485 16	98,345 21	64,005 42	6,109,618 82
Totals L. Ins. Cos.	\$23,861,396 91	\$108,961,100 43	\$4,839,109 00	\$59,517,911 70	\$6,534,141 26	\$15,865,962 27	\$11,116,283 61	\$2,351,914 04	\$3,378,588 83	\$236,426,408 05
of other States ..										
Totals N. Y. State	34,099,156 53	103,152,861 38	10,674,827 50	107,410,061 32	10,422,599 89	2,828,858 32	11,264,011 00	4,724,337 53	2,661,556 67	287,238,270 24
Life Ins. Cos.....										
Aggregate.....	\$57,960,553 49	\$212,113,961 81	\$15,513,936 50	\$166,927,973 02	\$16,956,741 15	\$18,694,820 59	\$22,380,294 61	\$7,076,251 62	\$6,040,145 50	\$523,664,678 29

TABLE No. III — LIABILITIES.
Showing the nature of all the LIABILITIES of Life Insurance Companies transacting business in this State, for the year ending December 31, 1885.
NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve Department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policy-holders.	Capital stock.
Brooklyn	\$20, 116 00	.....	.....	\$1, 276, 329 00	\$4, 205 83	\$1, 300, 650 83	\$250, 744 76	\$125, 000 00
Equitable	334, 910 10	\$15, 000 00	\$92, 504 00	48, 588, 337 00	43, 664 00	49, 074, 415 10	16, 473, 179 16	100, 000 00
Germania	154, 160 65	28, 887 68	43, 147 93	9, 695, 164 00	34, 728 00	9, 956, 088 26	1, 529, 297 65	200, 000 00
Home	30, 000 00	.....	20, 178 34	4, 054, 086 00	1, 057 81	4, 105, 322 15	1, 541, 155 54	125, 000 00
Homeopathic	2, 107 00	.....	.....	581, 836 00	1, 200 00	585, 143 00	119, 386 99	100, 000 00
Manhattan,	184, 244 86	.....	75, 693 40	8, 585, 214 00	57, 000 00	8, 902, 152 26	2, 253, 674 78	100, 000 00
Metropolitan	11, 000 00	5, 101 91	9, 145 13	2, 045, 055 00	8, 269 56	2, 078, 571 60	706, 382 41	500, 000 00
Mutual	875, 226 00	92, 752 00	.....	94, 068, 502 00	91, 730 73	95, 128, 210 73	13, 303, 568 58	.....
New York	45, 296 39	30, 000 00	.....	52, 825, 129 00	29, 934 03	53, 300, 359 42	13, 215, 046 94	.....
Provident Savings Life Assur. Society	25, 000 00	.....	.....	73, 084 00	.....	98, 084 00	119, 797 46	100, 000 00
United States	16, 242 86	10, 000 00	.....	4, 495, 350 00	9, 428 01	4, 531, 020 87	894, 242 89	440, 000 00
Washington	41, 474 51	14, 411 99	369 25	6, 762, 846 00	5, 450 80	6, 824, 552 58	947, 222 28	125, 000 00
Totals	\$2, 109, 778 40	\$196, 153 58	\$241, 038 05	\$233, 050, 932 00	\$286, 668 77	\$235, 884, 570 80	\$51, 353, 639 44	\$1, 915, 000 00

TABLE NO. III. — LIABILITIES. — (Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses and claims adjusted and unadjusted.	Losses and claims resisted.	Unpaid dividends.	Reinsurance reserve, Department valuation.	All other claims.	Total liabilities except capital.	Surplus as regards policyholders.	Capital stock.
Aetna, Conn.....	\$267,002 00	\$23,000 00	\$50,534 38	\$23,361, 612 00	\$55,991 77	\$23,758, 140 15	\$6,741, 367 77	\$1,000,000 00
Berkshire, Mass.....	24,700 00	3,000 00	2,518 05	3,131, 679 00	17,416 11	3,179, 313 16	616, 854 74	25,500 00
Connecticut General, Conn	31,715 95	.....	303 04	1,050, 034 00	477 31	1,062, 530 30	442, 565 26	150,000 00
Connecticut Mutual, Conn	199,329 25	12,000 00	126,800 99	45,872, 336 00	416,045 80	46,626, 512 04	7,747, 563 12	.....
John Hancock, Mass.....	18,121 00	.....	16,092 48	2,302, 590 00	18,714 53	2,355, 518 01	394, 019 15	.....
Massachusetts Mutual, Mass.....	53,091 00	21,020 00	23,824 89	6,884, 732 00	7,231 42	6,989, 909 31	1,100, 979 10	.....
Mutual Benefit, N. J.....	208,728 43	20,000 00	193,746 37	33,740, 775 00	12,132 28	34,175, 432 08	5,450, 563 31	.....
National, Vermont.....	9,500 00	10,000 00	23,494 65	2,389, 277 00	201,934 51	2,634, 256 16	889, 564 93	.....
New England Mutual, Mass.....	184,447 00	.....	82,430 94	14,046, 172 00	5,355 00	14,318, 404 34	3,462, 097 11	.....
Northwestern Mutual, Wis.....	161,070 92	59,000 00	7,000 00	18,418, 651 00	102,206 71	18,747, 928 63	5,490, 117 82	.....
Penn Mutual, Pa.....	66,710 07	3,000 00	32,379 34	8,111, 901 06	160,898 42	8,374, 888 83	1,963, 765 29	.....
Phoenix Mutual, Conn.....	141,043 00	13,000 00	.....	8,579, 504 00	218,613 38	8,952, 160 38	1,478, 155 84	100,000 00
Provident Life and Trust, Pa.....	43,257 85	.....	19,220 09	8,154, 761 00	28,199 53	8,242, 438 47	2,254, 803 50	1,000,000 00
State Mutual, Mass.....	.....	.....	.....	2,940, 740 00	.....	2,940, 740 00	946, 185 96	.....
Travelers', Conn.....	32,956 00	5,000 00	.....	4,975, 914 00	5,000 00	5,018, 870 00	1,261, 081 23	.....
Union Central, Ohio.....	25,578 00	10,000 00	1,835 26	2,044, 327 00	135,421 36	2,217, 161 62	459, 901 02	100,000 00
Union Mutual, Maine.....	60,604 76	12,242 04	6,407 44	5,330, 308 00	3,834 50	5,413, 416 74	696, 202 08	.....
Totals, Life Ins. Cos. of other States	\$1,527, 855 23	\$191, 262 04	\$586, 597 92	\$191, 335, 313 00	\$1,389, 592 63	\$195, 030, 620 82	\$41, 395, 78~ 23	\$2,375,500 00
Totals, N. Y. State Life Ins. Cos..	2,109, 778 40	196, 153 58	241, 038 05	233, 050, 932 00	286, 668 77	235, 884, 570 80	51, 353, 699 44	1,915, 000 00
Aggregate.....	\$3,637, 633 63	\$387, 415 62	\$827, 635 97	\$424 386, 245 00	\$1,676, 261 40	\$430, 915, 191 62	\$92, 749, 486 67	\$4,290,500 00

TABLE No. IV — INCOME.
Showing the nature of the Income of Life Insurance Companies transacting business in this State, for the year ending December 31, 1885.
NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Premiums.	Interest and dividends.	Received for rent	Received from all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
Brooklyn.....	\$179,274 62	\$63,536 22	\$19,579 40	\$2,477 89	\$264,918 13	.....	\$28,794 89
Equitable.....	13,461,679 22	2,597,425 28	530,948 63	.....	16,590,053 13	\$6,549,793 19	.....
Germanin.....	1,614,892 13	505,962 03	55,178 14	635 33	2,176,667 63	482,265 06	.....
Home.....	600,238 33	234,871 20	1,147 89	.....	836,257 02	138,808 90	.....
Homeopathic.....	188,825 76	28,417 58	907 21	24,572 05	242,722 60	.....	42,393 88
Manhattan.....	1,038,633 12	449,311 94	56,783 62	45,254 93	1,589,983 61	99,890 97	.....
Metropolitan.....	3,414,524 60	85,841 40	28,511 39	.....	3,528,877 39	460,401 60	.....
Mutual.....	14,768,901 93	5,089,559 32	356,493 03	.....	20,214,954 28	2,855,731 03	.....
New York.....	12,480,848 00	2,989,045 16	100,373 60	334,874 53	15,905,141 29	5,583,624 17	.....
Providence Savings Life Assurance Society.....	360,918 31	6,224 77	.....	.....	367,143 08	47,163 12	.....
United States.....	660,389 03	254,471 30	2,458 14	.....	917,318 47	95,866 01	.....
Washington.....	1,392,483 18	387,043 01	16,931 37	50,000 09	1,846,457 56	510,697 84	.....
Totals.....	\$50,161,608 23	\$12,691,759 31	\$1,169,311 92	\$457,814 73	\$64,480,494 19	\$16,824,238 89	\$71,193 77

TABLE No. IV — INCOME — (Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Premiums.	Interest and dividends.	Received for rent.	Received from all other sources.	Total income.	Excess of income over expenditures.	Excess of expenditures over income.
Ætna, Conn.....	\$2,845,491 41	\$1,691,125 43	.....	\$43,258 03	\$4,579,874 87	\$794,009 68	.....
Berkshire, Mass.....	669,114 57	170,879 00	\$17,736 70	973 50	858,703 77	70,224 77	.....
Connecticut General, Conn.....	169,259 32	81,763 73	.....	.....	251,023 05	56,351 69	.....
Connecticut Mutual, Conn.....	4,542,264 74	2,428,711 54	529,525 89	159,711 00	7,651,213 17	724,701 61	.....
John Hancock, Mass.....	647,143 03	144,706 79	1,337 07	13,130 92	806,317 81	101,877 83	.....
Massachusetts Mutual, Mass.....	1,201,519 81	341,555 44	70,717 03	.....	1,613,792 28	275,084 48	.....
Mutual Benefit, N. J.....	4,461,122 02	1,821,860 07	35,167 50	5,688 09	6,323,837 68	1,074,953 63	.....
National, Vt.....	608,531 70	164,111 72	6,612 23	.....	779,255 65	328,134 64	.....
New England Mutual, Mass.....	2,111,430 42	828,001 76	68,642 83	34,707 55	3,042,782 56	504,667 33	.....
Northwestern Mutual, Wis.....	3,785,045 20	1,288,209 69	30,974 63	.....	5,104,229 52	1,615,252 54	.....
Penn Mutual, Pa.....	1,826,700 67	475,811 42	43,821 11	23,880 00	2,370,213 20	609,705 76	.....
Phoenix Mutual, Conn.....	700,349 53	560,790 40	54,915 90	.....	1,316,055 85	.....	\$112,584 43
Provident Life and Trust, Pa.....	1,778,944 37	430,113 94	8,601 08	1,692 50	2,219,351 89	1,207,906 29	.....
State Mutual, Mass.....	694,554 84	172,423 30	.....	47,932 82	914,910 96	316,133 70	.....
Travelers' Conn.....	846,298 38	338,024 35	27,750 99	17,688 70	1,229,762 42	636,466 34	.....
Union Central, Ohio.....	794,795 55	153,257 10	7,338 69	.....	955,391 34	385,618 42	.....
Union Mutual, Me.....	668,997 57	304,553 27	57,103 81	.....	1,030,654 65	.....	73,233 53
Totals, Life Insurance Companies of other States,	\$28,351,563 15	\$11,395,898 95	\$951,245 46	\$248,663 11	\$41,047,370 67	\$8,701,088 71	\$185,817 96
Totals, New York State Life Insurance Cos.....	50,161,608 23	12,691,759 31	1,169,311 92	457,814 73	64,480,494 19	16,824,238 89	71,193 77
Aggregate.....	\$78,513,171 38	\$24,087,658 26	\$2,120,557 38	\$806,477 84	\$125,527,864 86	\$25,525,327 60	\$257,011 73

TABLE No. V -- EXPENDITURES.
Summary, Analysis and Classification of the various items comprising the GROSS EXPENDITURES of Life Insurance Companies transacting business in this State, for the year ending December 31, 1885.
NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Losses and claims.	Lapsed, sur- rendered and purchased policies.	Dividends to policyholders.	Dividends to stock- holders.	Commis- sions.	Salaries, medical fees and other charges of employees.	All other expenditures.	Total expenditures.
Brooklyn.....	\$164,861 23	\$27,486 29	\$14,670 66	\$10,000 00	\$12,172 97	\$25,945 37	\$38,576 50	\$293,713 02
Equitable.....	4,531,813 59	866,705 65	1,740,169 81	7,000 00	1,133,281 77	523,099 66	1,238,189 46	10,040,259 94
Germania.....	949,940 22	145,714 62	204,871 50	24,000 00	193,891 45	130,343 19	45,641 59	1,694,402 57
Home.....	338,135 24	58,967 41	114,935 86	15,000 00	60,121 06	74,534 14	26,754 41	697,448 12
Homoeopathic.....	61,699 50	64,547 59	5,236 92	7,250 00	8,857 44	101,789 20	35,740 83	283,121 48
Manhattan.....	790,827 61	155,551 07	231,350 06	40,000 00	114,468 61	78,009 61	79,885 63	1,490,092 64
Metropolitan.....	1,287,765 13	80,665 01	53,934 03	35,000 00	668,109 10	500,253 42	442,749 10	3,068,475 79
Mutual.....	8,019,312 86	3,199,713 59	3,183,023 45	.....	1,228,679 84	566,493 75	1,161,999 76	17,359,223 25
New York.....	4,640,144 95	1,350,460 21	1,691,268 59	.....	1,430,265 69	469,399 86	739,980 82	10,321,520 12
Provident Savings Life Assurance Society...	142,619 40	1,894 54	70,742 55	.....	56,098 64	20,636 72	27,988 11	319,979 96
United States.....	388,526 31	111,979 83	.....	30,800 00	86,928 37	108,485 28	94,732 67	821,452 46
Washington.....	587,265 31	260,101 62	146,075 00	8,695 75	87,599 55	102,182 94	143,839 55	1,335,759 72
Totals.....	\$21,902,911 35	\$6,323,787 43	\$7,456,278 43	\$177,745 75	\$5,089,474 49	\$2,701,173 14	\$4,076,078 48	\$47,727,449 07

TABLE No. V — EXPENDITURES — (Continued).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Losses and claims.	Lapsed, sur- rendered and purchased policies.	Dividends to policyholders.	Dividends to stock- holders.	Commis- sions.	Salaries, medical fees and other charges of employees.	All other expenditures.	Total expendi- tures.
Aetna, Conn.	\$2, 272, 374 55	\$299, 808 30	\$547, 289 07	\$100, 000 00	\$300, 119 77	\$118, 713 64	\$147, 559 86	\$3, 785, 865 19
Berkshire, Mass.	327, 095 62	206, 893 27	99, 844 92	1, 785 00	65, 609 07	47, 696 39	39, 554 73	788, 479 00
Connecticut General, Conn.	100, 279 39	19, 020 56	6, 919 99	12, 000 00	8, 739 63	33, 171 20	14, 540 59	194, 671 36
Connecticut Mutual, Conn.	3, 959, 816 70	662, 610 92	1, 202, 156 56	.....	269, 671 90	132, 650 76	699, 604 72	6, 936, 511 56
John Hancock, Mass.	306, 093 75	37, 558 12	45, 594 54	.....	141, 641 16	113, 291 78	60, 260 63	704, 439 98
Massachusetts Mutual, Mass.	499, 020 00	100, 724 24	221, 929 01	.....	105, 539 16	158, 785 20	252, 710 19	1, 338, 707 80
Mutual Benefit, N. J.	2, 653, 404 65	678, 218 31	1, 120, 379 47	.....	428, 571 55	149, 936 02	218, 374 05	5, 248, 884 05
National, Vt.	169, 268 31	66, 987 77	62, 858 90	.....	82, 078 10	35, 316 93	34, 611 00	451, 121 01
New England Mutual, Mass.	1, 379, 823 00	231, 128 66	481, 332 74	.....	157, 491 66	94, 017 65	194, 321 52	2, 533, 115 23
Northwestern Mutual, Wis.	1, 536, 835 39	322, 365 23	778, 593 39	.....	460, 196 01	180, 185 70	210, 801 26	3, 488, 976 98
Penn. Mutual, Pa.	746, 344 88	208, 958 53	336, 703 39	.....	131, 394 98	162, 264 00	124, 841 66	1, 760, 507 44
Phoenix Mutual, Conn.	885, 213 16	171, 142 15	131, 174 26	24, 000 00	52, 495 73	92, 349 95	72, 265 03	1, 423, 640 28
Provident Life and Trust, Pa.	422, 589 17	60, 724 06	220, 155 56	.....	142, 592 02	88, 612 80	76, 771 99	1, 011, 445 60
State Mutual, Mass.	281, 775 90	40, 332 50	121, 360 69	.....	93, 305 31	38, 025 71	23, 977 15	593, 777 26
Travelers', Conn.	336, 356 35	43, 214 44	.....	.....	92, 619 62	56, 675 79	64, 429 88	593, 296 08
Union Central, Ohio.	142, 060 57	106, 937 48	20, 829 56	10, 000 00	116, 516 55	138, 927 14	40, 501 62	569, 772 92
Union Mutual, Maine	703, 559 70	55, 857 38	60, 259 61	.....	52, 127 36	138, 470 28	93, 613 85	1, 103, 883 18
Totals, Life Insurance Companies of other States.	\$16, 721, 911 09	\$3, 306, 481 92	\$5, 507, 381 66	\$147, 785 00	\$2, 700, 709 58	\$1, 779, 090 94	\$2, 368, 739 73	\$32, 532, 099 92
Totals, New York State Life Insurance Companies.	21, 902, 911 35	6, 323, 787 43	7, 456, 278 43	177, 745 75	5, 089, 474 49	2, 701, 173 14	4, 076, 078 48	47, 727, 449 07
Aggregate.	\$38, 624, 822 44	\$9, 630, 269 35	\$12, 963, 660 09	\$325, 530 75	\$7, 790, 184 07	\$4, 480, 264 08	\$6, 444, 818 21	\$80, 259, 548 99

TABLE No. VI.
Showing the number and amount of Policies issued and terminated during the year 1885 of Life Insurance Companies authorized to transact business in this State, with the mode of termination.
NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	MODE OF TERMINATION.																	
	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.																	
	Issued.		Terminated.		By death.		By maturity.		By expiry.		By surrender.		By lapse.		By change.		Not taken.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Brooklyn.....	860	\$562,123	947	\$816,545	47	\$88,272	28	\$51,277	8	\$33,000	130	\$225,162	674	\$344,334	4	\$20,975	56	\$54,125
Equitable	23,968	96,011,378	11,795	48,082,303	1,067	4,272,271	148	372,585	52	195,975	1,310	5,628,576	6,233	21,976,033	.....	.....	8,000	15,636,863
Germania	2,870	4,887,842	1,949	3,860,882	372	717,773	152	249,119	16	8,843	462	1,081,839	640	1,141,921	10	87,976	297	624,011
Home.....	1,441	2,791,571	962	1,929,750	122	227,388	64	110,809	.....	.....	411	904,803	243	387,750	.....	25,500	122	274,000
Homeopathic	30,594	3,545,796	15,253	2,041,330	232	39,404	10	6,532	83	86,084	824	174,721	14,407	1,701,699	4	400	243	32,490
Manhattan	1,820	4,490,590	1,392	4,020,531	243	711,178	44	77,149	1	2,500	129	352,044	470	1,359,586	111	374,848	394	1,248,276
Metropolitan	184	176,980	550	806,780	105	128,363	12	8,120	.....	.....	802	522,097	116	130,700	10	11,000	5	6,500
Mutual	14,330	46,518,894	8,252	29,385,842	1,611	5,937,100	739	2,074,403	4	17,000	1,704	9,529,905	2,700	7,001,734	9	862,505	1,435	4,463,145
New York.....	18,566	68,521,452	10,195	38,229,538	881	2,881,933	419	728,114	202	2,000	1,233	6,916,683	4,700	14,626,879	.....	488,314	2,760	12,585,615
Pr.Sav.L.Assur.S'y.	3,138	13,881,600	823	2,763,475	45	127,375	.....	.....	579	1,664,175	38	19,750	37	13,675	.....	44,500	129	599,000
United States.....	1,582	4,059,260	1,529	3,675,271	177	309,053	58	82,312	15	47,000	199	498,472	844	2,005,818	14	115,116	222	617,500
Washington.....	2,408	5,363,665	2,066	4,697,013	177	397,762	66	119,885	.....	.....	488	1,319,998	985	1,951,548	.....	.....	350	907,820
Totals.....	101,701	\$230,796,151	55,713	\$140,314,310	5,079	\$15,837,872	1,785	\$3,879,805	910	\$2,356,577	6,725	\$27,174,050	32,039	\$52,541,127	162	\$1,480,534	9,018	\$37,044,345

TABLE No. VI—(Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	MODE OF TERMINATION.									
	TOTAL NUMBER AND AMOUNT OF POLICIES ISSUED AND TERMINATED DURING THE YEAR.		Terminated.		By death.		By maturity.		By expiry.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Aetna, Conn.....	5,726	\$11,111,960	4,575	\$7,984,308	841	\$1,269,466	939	\$876,720	168	\$418,100
Berkshire, Mass.....	1,583	3,824,092	1,280	2,625,034	86	181,800	83	143,603	98	155,900
Conn. General, Ct....	693	1,019,378	603	902,077	43	85,084	39	32,550	34	77,500
Conn. Mutual, Ct....	3,752	9,007,390	3,691	9,936,487	1,119	8,079,747	433	789,735	10	19,500
John Hancock, Mass.	743	1,223,967	735	1,506,630	66	114,911	70	84,351	185	272,650
Mass. Mutual, Mass..	2,557	8,014,308	1,701	4,714,257	181	381,332	92	101,253	197	449,200
Mutual Benefit, N. J.	3,651	14,826,354	4,166	11,253,090	810	2,391,334	118	260,300	674	1,159,900
National, Vt.....	3,508	4,659,306	1,649	2,186,549	84	197,054	10	26,577	476	1,000
N. Eng. Mut., Mass..	2,523	7,681,937	1,737	5,676,333	331	1,173,793	133	238,435	328	622,500
Northw'n Mut., Wis.	9,034	26,259,337	4,832	14,242,508	460	1,007,761	329	496,034	713	2,777,038
Penn. Mutual, Pa....	3,883	8,430,635	1,792	4,421,272	330	644,059	39	54,895	827	1,797,611
Phoenix Mut., Conn..	1,271	1,702,651	1,776	2,708,529	311	565,137	302	328,675	245	711,561
Prov. L. and T., Pa..	2,551	7,366,834	1,109	3,379,934	107	323,700	69	109,215	624	1,661,600
State Mutual, Mass	1,342	4,132,316	564	1,596,993	84	223,121	30	63,155	159	391,000
Travelers', Conn....	2,806	5,893,682	1,579	3,416,365	155	256,126	64	67,374	880	1,875,700
Union Central, Ohio..	4,667	7,233,331	2,123	3,951,679	73	115,677	24	25,011	1,164	1,994,432
Union Mutual, Me...	2,730	5,010,814	2,601	4,726,151	185	407,006	196	233,380	556	1,463,344
Totals Life Ins. Cos. of other States...	54,453	\$127,418,372	36,523	\$85,128,246	5,166	\$12,357,118	2,975	\$3,930,396	12,150	\$26,727,093
Totals, N. Y. State Life Ins. Co.....	101,761	250,796,151	55,713	140,314,310	5,079	15,837,872	1,735	3,879,805	82,039	52,541,127
Aggregate.....	156,214	\$378,214,523	92,236	\$225,442,556	10,245	\$28,194,990	4,760	\$7,870,201	44,189	\$79,263,220
									1,228	\$5,794,576
									1,066	\$4,314,042
									6,453	\$14,354,431
									162	1,480,534
									9,013	37,044,345
									15,466	\$51,398,776

MODE OF TERMINATION.

TABLE NO. VII.
Showing the number and amount of Policies outstanding December 31, 1884, and December 31, 1885, with the increase or decrease thereof.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Date of Incorporation.	Policies in force December 31, 1884.	Policies in force December 31, 1885.	Decrease.	Increase.	Amount of insurance in force December 31, 1884.	Amount of insurance in force December 31, 1885.	Decrease.	Increase.
Brooklyn.....	1864	4,372	4,285	87	.....	\$5,716,287	\$5,461,865	\$254,422	.....
Equitable.....	July, 26, 1859	83,699	95,872	.....	12,173	302,409,171	357,338,246	.....	\$47,929,075
Germania.....	April 10, 1860	22,500	23,421	.....	921	38,965,120	39,992,080	.....	1,026,960
Home.....	April 30, 1860	8,963	9,447	.....	479	16,957,595	17,819,416	.....	861,821
Homœopathic.....	July 18, 1868	17,996	33,337	.....	15,341	4,071,110	5,575,576	.....	1,504,466
Manhattan.....	1850	12,053	12,481	.....	428	33,997,130	34,467,139	.....	470,009
Metropolitan.....	January, 1866	4,448	4,082	.....	.....	5,692,785	5,062,985	629,800	.....
Mutual.....	April, 1842	114,804	120,882	.....	6,078	351,789,285	368,952,337	.....	17,163,052
New York.....	1841	78,047	86,418	.....	8,371	229,382,586	259,674,500	.....	30,291,914
Provident Savings Life Assurance Society.	Feb. 25, 1875	3,951	6,266	.....	2,315	14,038,171	25,151,296	.....	11,113,125
United States.....	February, 1850	10,132	10,185	.....	53	19,769,864	20,153,853	.....	383,989
Washington.....	January, 1860	15,043	15,385	.....	342	33,334,672	33,956,324	.....	621,652
Totals ..	.....	376,013	422,061	453	46,501	\$1,663,123,776	\$1,173,605,617	\$884,222	\$111,366,063

TABLE No. VII — (Continued).

LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Date of incorporation.	Policies in force December 31, 1884.	Policies in force December 31, 1885.	Decrease.	Increase.	Amount of insurance in force Decem- ber 31, 1884.	Amount of insurance in force Decem- ber 31, 1885.	Decrease.	Increase.
Ætna, Conn.....	1820	60,286	61,437	.....	1,151	\$84,663,591	\$87,791,243	.....	\$3,127,652
Berkshire, Mass.....	1851	6,734	7,087	.....	353	15,010,306	16,209,314	.....	1,199,008
Connecticut General, Conn.....	1865	4,369	4,454	.....	85	6,339,164	6,456,465	.....	117,301
Connecticut Mutual, Conn.....	June 15, 1846	62,934	62,995	.....	61	152,230,685	151,301,588	\$929,097	.....
John Hancock, Mass.....	April 21, 1862	5,296	5,304	.....	8	8,928,099	8,865,436	62,663	.....
Massachusetts Mutual, Mass.....	May 15, 1851	14,735	15,621	.....	886	34,665,107	37,965,153	.....	3,300,051
Mutual Benefit, N. J.....	January 31, 1845	50,361	51,846	.....	1,485	135,843,543	139,416,807	.....	3,573,264
National, Vt.....	November, 1848	8,917	10,776	.....	1,859	14,106,761	16,519,518	.....	2,412,757
New England Mutual, Mass.....	April 1, 1835	21,279	22,065	.....	786	62,628,796	64,634,400	.....	2,005,604
Northwestern Mutual, Wis.....	March, 1857	45,948	50,100	.....	4,152	98,793,982	110,710,861	.....	11,916,879
Penn Mutual, Pa.....	Feb. 24, 1847	17,743	19,834	.....	2,091	43,979,860	47,989,222	.....	4,009,363
Phoenix Mutual, Conn.....	May, 1851	18,912	18,407	505	.....	27,243,118	26,237,210	1,005,878	.....
Provident Life and Trust, Pa.....	March 22, 1865	13,140	14,582	.....	1,442	41,691,769	45,678,669	.....	3,986,900
State Mutual, Mass.....	March 16, 1844	6,242	7,020	.....	778	15,832,144	18,367,467	.....	2,535,323
Travelers', Conn.....	June 17, 1863	15,340	16,570	.....	1,230	27,328,814	29,806,131	.....	2,477,317
Union Central, Ohio.....	1867	8,632	10,571	.....	1,939	14,053,261	17,334,913	.....	3,281,652
Union Mutual, Me.....	July 17, 1848	13,832	13,961	.....	129	24,282,745	24,507,438	.....	224,693
Totals, Life Ins. Cos. of other States.....	..	374,700	392,630	505	18,435	\$807,621,745	\$849,911,871	\$1,997,628	\$44,287,764
Totals, N. Y. State Life Ins. Cos.....	.....	376,013	322,061	453	46,601	1,063,123,776	1,173,605,617	884,222	111,366,063
Aggregate.....	.....	750,713	814,691	958	64,936	\$1,970,745,521	\$2,023,517,488	\$2,881,860	\$155,653,827

TABLE No. VIII.

Showing the number and amount of policy claims, by death, incurred during the years 1883, 1884 and 1885, with the ratios thereof to the mean number and amount of policies in force December thirty-first of these respective years.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Commenced business.	1883.				1884.				1885.			
		CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.
		No.	Amount.			No.	Amount.			No.	Amount.		
Brooklyn	1864	42	\$83,615	1.13	1.45	37	\$73,530	.87	1.28	47	\$88,272	1.09	1.57
Equitable	1859	844	3,072,232	1.20	1.21	936	3,674,759	1.18	1.25	1,067	4,272,271	1.19	1.22
Germania	1860	349	606,072	1.63	1.62	327	606,772	1.48	1.57	372	717,773	1.62	1.82
Home	1860	97	205,921	1.13	1.26	118	240,051	1.32	1.41	122	227,388	1.32	1.31
Homeopathic	1863	47	35,610	.78	1.12	142	62,674	1.11	1.70	232	39,404	.90	.82
Manhattan	1850	230	687,171	1.99	2.09	214	606,047	1.80	1.81	243	711,178	1.98	2.08
Metropolitan	1866	105	125,857	1.94	1.63	95	136,431	2.01	2.17	105	128,363	2.46	2.39
Mutual	1842	1,382	5,172,275	1.27	1.54	1,432	5,115,002	1.27	1.46	1,611	5,937,100	1.37	1.65
New York	1843	787	2,498,636	1.22	1.30	1,769	2,340,995	1.04	1.09	1,881	2,881,933	1.07	1.18
Provident Sav. L. Ass. Soc.	1875	22	24,875	1.07	.52	21	77,875	.66	.74	45	127,375	.88	.65
United States	1850	154	283,304	1.56	1.56	160	316,443	1.59	1.62	177	309,053	1.74	1.55
Washington	1860	153	356,289	1.14	1.16	173	433,170	1.17	1.33	177	397,762	1.16	1.18
Totals .....	....	4,217	\$13,061,857	1.29	1.40	4,424	\$13,683,749	1.23	1.34	5,079	\$15,837,872	1.27	1.42

TABLE No. VIII -- (Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Commenced business.	1883.				1884.				1885.			
		CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.	CLAIMS BY DEATH.		Ratio of number of claims to mean number of policies.	Ratio of amount of claims to mean amount of policies.
		No.	Amount.			No.	Amount.			No.	Amount.		
Etna, Conn.....	1853	819	\$1,302,807	1.37	1.55	798	\$1,363,066	1.32	1.60	841	\$1,269,466	1.38	1.47
Berkshire, Mass.....	1851	77	208,147	1.25	1.53	71	154,944	1.08	1.06	86	181,810	1.24	1.17
Connecticut General, Ct....	1865	48	87,639	1.19	1.47	31	44,135	.73	.71	43	85,084	.97	1.33
Connecticut Mutual, Ct....	1846	114	2,867,489	1.75	1.83	1,120	2,761,259	1.77	1.79	1,119	3,079,747	1.78	2.03
John Hancock, Mass.....	1862	48	97,958	.90	1.06	56	114,958	1.06	1.28	66	114,911	1.25	1.29
Massachusetts Mut., Mass.	1851	174	426,995	1.25	1.35	154	342,262	1.06	1.01	181	381,332	1.19	1.05
Mutual Benefit, N. J.....	1845	711	2,160,991	1.47	1.64	708	2,130,255	1.42	1.58	810	2,391,334	1.59	1.74
National, Vt.....	1848	83	174,767	1.26	1.53	71	158,605	.83	1.21	84	137,054	.85	.89
New England Mut., Mass.	1835	290	1,039,694	1.44	1.72	278	973,816	1.34	1.57	331	1,173,793	1.53	1.84
Northwestern Mut., Wis..	1857	424	990,692	1.00	1.13	436	904,439	.97	.94	460	1,007,761	.96	.96
Penn Mutual, Pa.....	1847	209	601,625	1.33	1.51	211	519,467	1.23	1.22	230	644,059	1.22	1.40
Phoenix Mutual, Conn.....	1851	345	525,015	1.78	1.86	305	573,612	1.61	2.08	311	565,137	1.65	2.11
Provident Life & Tr., Pa..	1865	90	280,817	.81	.80	89	326,335	.71	.82	107	323,700	.77	.74
State Mutual, Mass.....	1844	57	121,969	1.05	.93	61	141,743	1.02	.95	84	223,121	1.27	1.30
Travelers', Conn.....	1863	123	235,001	.88	.98	137	228,814	.92	.87	155	256,126	.97	.90
Union Central, Ohio.....	1867	61	128,097	.85	1.09	58	97,982	.71	.74	73	115,677	.76	.74
Union Mutual, Maine.....	1848	202	377,547	1.44	1.54	175	352,384	1.26	1.44	185	407,006	1.33	1.67
Totals, Life Ins. Co.'s of other States.....	....	4,875	\$11,627,250	1.36	1.62	4,759	\$11,188,076	1.29	1.41	5,166	\$12,357,118	1.35	1.49
Totals, New York State Life Ins. Co.'s.....	....	4,217	13,061,857	1.29	1.40	4,424	13,683,749	1.23	1.34	5,079	15,837,872	1.27	1.42
Aggregate.....	....	9,092	\$24,689,107	1.33	1.45	9,183	\$24,871,825	1.26	1.37	10,245	\$28,194,990	1.31	1.45

TABLE No. IX.

Showing the Net Assets, Reinsurance Reserve, Amount of Risks in Force, Premium Notes, Net Deferred and Uncollected Premiums, with the various ratios, of the Life Insurance Companies transacting business in this State, December 31, 1885.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	Net assets.	Reinsurance reserve.	Amount of risks in force.	Premium notes or loans	Net deferred and uncollected premiums.	Amount of net assets for every \$100 of reserve.	Ratio of net assets to risks in force.	Ratio of uncollected and deferred premiums to net assets.	Ratio of premium notes and loans to net assets.
Brooklyn.....	\$1,527,073 76	\$1,276,329 00	\$5,461,865 00	\$155,221 76	\$26,041 03	119.65	27.96	1.71	7.29
Equitable	65,061,516 16	48,588,337 00	357,338,246 00	.....	1,325,918 00	133.94	18.27	2.04	.....
Germania	11,224,461 65	9,695,164 00	33,992,080 00	.....	238,467 24	115.77	28.07	2.12	.....
Home.....	5,595,241 54	4,054,086 00	17,819,416 00	669,146 25	100,774 90	138.01	31.40	1.80	11.96
Homeopathic	701,222 99	581,836 00	5,575,576 00	3,030 34	122,248 39	120.52	12.53	17.43	.43
Manhattan	10,838,888 78	8,585,214 00	34,467,139 00	1,137,136 15	150,814 78	126.25	31.45	1.39	10.49
Metropolitan.....	2,751,437 41	2,045,055 00	5,062,985 00	155,671 22	134,054 53	134.54	54.34	4.87	5.66
Mutual.....	107,372,070 58	94,068,502 00	363,952,337 00	.....	1,150,531 64	114.14	29.10	1.07	.....
New York.....	66,040,175 94	52,825,129 00	250,674,500 00	416,034 15	1,163,088 92	125.02	25.43	1.76	.63
Prov. Sav. Life Assur. Soc'y	192,881 46	73,084 00	25,151,296 00	738 55	7,174 66	263.90	.77	3.72	.38
United States.....	5,389,592 89	4,495,350 00	20,153,853 00	145,913 31	104,234 44	119.89	26.74	1.93	2.71
Washington.....	7,710,068 28	6,762,846 00	33,956,324 00	.....	200,969 05	114.01	22.71	2.61	.....
Total.....	\$284,404,631 44	\$233,050,932 00	\$1,173,605,617 00	\$2,828,858 32	\$4,724,337 58	122.04	24.23	1.66	.99

TABLE No. IX — (Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	Net assets	Reinsurance reserve.	Amount of risks in force.	Premium notes or loans.	Net deferred and uncollected premiums.	Amount of net assets for every \$100 of reserve.	Ratio of net assets to risks in force.	Ratio of uncollected and deferred premiums to net assets.	Ratio of premium notes and loans to net assets.
Aetna, Conn.....	\$30,102,979 77	\$23,361,612 00	\$87,791,243 00	\$2,013,561 87	\$165,018 23	128.86	34.29	.55	6.69
Beikshire, Mass.....	3,748,532 74	3,131,679 00	16,209,314 00	142,455 24	60,748 22	119.69	23.13	1.62	3.80
Connecticut General, Conn..	1,492,599 26	1,050,034 00	6,456,465 00	90,642 92	26,523 91	142.15	23.12	1.78	6.07
Connecticut Mutual, Conn...	53,619,829 12	45,872,336 00	151,301,588 00	2,430,563 01	66,553 10	116.89	35.44	.13	4.53
John Hancock, Mass.....	2,696,609 15	2,302,590 00	8,865,436 00	156,101 03	44,496 02	117.11	30.42	1.65	5.79
Massachusetts Mutual, Mass.	7,985,711 10	6,884,732 00	37,965,158 00	726,152 22	202,038 67	115.99	21.03	2.53	9.09
Mutual Benefit, N. J.....	39,191,338 31	32,740,775 00	139,416,807 00	4,643,009 91	278,155 83	116.16	28.11	.71	11.85
National, Vt.....	3,272,841 93	2,389,277 00	16,579,518 00	121,049 98	55,197 47	138.44	19.84	1.68	3.69
New England Mutual, Mass.	17,508,269 11	14,046,172 00	64,634,400 00	1,045,522 02	123,246 04	124.65	27.09	.70	5.97
Northwestern Mutual, Wis..	23,908,768 82	18,418,651 00	110,710,861 00	1,156,215 05	422,982 63	129.81	21.60	1.77	4.84
Penn Mutual, Penn.....	10,075,666 29	8,111,901 00	47,989,223 00	776,734 54	184,027 62	124.21	21.00	1.83	7.71
Phoenix Mutual, Conn.....	10,037,659 84	8,579,504 00	26,237,240 00	1,267,989 83	88,024 66	117.23	38.33	.38	12.61
Provident Life and Trust, Pa	10,409,564 50	8,154,761 00	45,678,669 00	44,932 40	842,008 66	127.65	22.78	3.29	.43
State Mutual, Mass.....	3,886,925 96	2,940,740 00	18,367,467 00	170,841 98	...	132.18	21.11	.....	4.40
Travelers', Conn.....	6,236,995 23	4,975,914 00	29,806,131 00	35,316 00	140,820 78	125.34	20.93	2.26	.57
Union Central, Ohio.....	2,504,228 02	2,044,327 00	17,334,913 00	367,084 10	103,720 94	122.50	14.45	4.14	14.66
Union Mutual Me.....	6,026,510 05	5,330,308 00	24,567,438 00	677,790 11	98,345 21	113.06	24.53	1.63	11.25
Totals, Life Ins. Cos. of other States.....	\$232,731,100 22	\$191,535,313 00	\$849,911,871 00	\$15,865,962 27	\$2,851,914 04	121.64	27.38	1.01	6.82
Totals, N. Y. State Life Ins. Companies.....	284,404,631 44	233,050,932 00	1,173,605,617 00	2,828,858 32	4,724,337 58	122.04	24.23	1.66	.99
Aggregate.....	\$517,135,731 67	\$424,586,245 00	\$2,023,517,488 00	\$18,694,820 59	\$7,076,251 62	121.96	25.56	1.37	3.62

TABLE No. X.

Showing the number, amount, and kind of Policies, including additions, outstanding December 31, 1885, with a summary of the business transacted in the State of New York for the year ending December 31, 1885.

NEW YORK STATE LIFE INSURANCE COMPANIES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.										BUSINESS IN STATE OF NEW YORK.				
	Whole life.		Endowments.		All other.		Totals.		Policies in force.		Policies issued.		Premiums received.	Losses paid.	Losses incurred.
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.			
Brooklyn	3,394	\$4,543,473	839	\$805,292	52	\$113,100	4,285	\$5,461,865	2,141	\$2,020,237	657	\$313,485	\$64,882 03	\$30,117 00	\$26,209 00
Equitable	83,702	313,769,512	11,125	41,299,824	1,045	2,268,910	95,872	357,338,246	18,404	74,699,043	2,672	14,348,017	2,855,976 00	861,083 00	838,033 00
Germania	12,531	23,183,965	10,396	15,559,833	4,494	1,248,282	23,421	39,992,080	5,132	10,191,408	312	756,171	*449,431 13	210,351 67	222,587 01
Home	6,810	13,621,974	2,631	4,764,515	6	32,927	9,447	17,819,416	1,679	3,812,880	114	217,797	120,921 25	89,025 00	101,925 00
Homeopathic	30,725	4,806,834	2,494	544,260	118	224,482	33,337	5,575,576	17,892	2,763,025	17,229	2,377,025	122,842 00	27,726 50	22,426 50
Manhattan	10,449	28,682,067	2,032	5,785,072	.....	.....	12,481	34,467,139	3,117	8,747,414	458	876,052	379,100 54	211,350 00	182,350 00
Metropolitan	3,931	4,916,787	96	75,516	55	70,682	4,082	5,062,985	1,257	1,633,880	35	33,383	*58,689 67	483,285 98	481,285 98
Mutual	94,541	298,262,530	26,330	70,682,119	11	7,688	120,892	368,952,337	27,486	90,827,089	2,518	9,302,641	3,402,890 00	2,129,744 00	2,106,547 00
New York	58,278	183,408,091	23,290	76,067,796	4,850	198,613	86,418	259,674,500	11,154	36,879,355	2,005	7,827,381	1,350,000 00	660,595 22	577,384 40
Pr. Sav. L. As. S'y	175	66,946	78	88,225	6,013	24,996,125	6,266	25,151,296	2,067	7,838,930	625	2,707,100	104,576 54	57,850 00	67,850 00
United States	8,368	16,805,319	1,509	2,537,642	308	810,692	10,185	20,153,853	4,089	8,458,993	228	643,260	263,429 27	165,637 71	158,800 00
Washington	8,899	20,499,196	6,463	13,457,128	23	.....	15,385	33,956,324	2,667	7,641,040	368	935,264	263,366 44	145,131 26	120,043 99
Totals	321,803	\$911,966,694	87,283	\$231,667,222	12,975	29,971,701	422,061	1,173,605,617	97,085	\$255,512,794	27,221	40,937,576	\$9,436,104 87	5,071,887 34	4,905,441 88

* Excluding "Industrial" premiums.

TABLE No. X — (Continued).
LIFE INSURANCE COMPANIES OF OTHER STATES.

COMPANIES.	POLICIES AND AMOUNTS IN FORCE.						BUSINESS IN STATE OF NEW YORK.					
	Whole life.		Endowments.		All other.		Totals.		Policies in force.		Policies issued.	
	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.	No.	Amount.
Ætna, Conn.	36,580	\$51,890,864	20,142	\$24,919,790	4,715	10,980,589	61,437	\$87,791,243	6,071	\$9,907,729	517	\$1,050,289
Berkshire, Mass.	3,691	9,050,704	2,965	6,363,110	431	796,500	7,087	16,209,214	686	1,806,242	161	579,500
Conn. Gen., Ct.	3,448	5,196,621	951	1,121,508	55	138,336	4,454	6,456,465	747	1,050,485	89	126,210
Conn. Mut., Ct.	57,501	140,662,467	5,494	10,639,121	.....	.....	62,995	151,301,588	9,256	33,061,135	336	1,193,000
John Hancock, Mass.	3,295	5,670,858	1,484	2,184,278	525	1,010,300	5,304	8,865,436	480	752,002	52	54,125
Mass. Mut., Mass.	10,601	27,165,950	3,967	8,489,907	1,053	2,309,301	15,621	37,965,158	2,334	6,378,582	563	1,551,269
Mut. Benefit, N. J.	41,546	113,782,591	8,028	19,421,766	2,272	6,212,450	51,846	139,416,807	7,978	24,046,430	625	1,739,738
National, Vt.	4,050	9,056,636	6,719	7,433,312	7	89,570	10,776	16,579,518	1,407	2,260,875	346	467,000
N. E. Mut., Mass. ..	12,000	36,858,833	8,505	23,709,682	1,557	4,065,885	22,065	64,634,400	1,218	4,492,693	56	267,500
Northw. Mut., Wis.	38,218	83,864,203	11,451	23,362,872	431	3,493,786	50,100	110,710,861	3,233	9,633,836	822	2,783,686
Penn Mut., Pa.	14,662	38,266,994	5,101	9,433,952	71	288,277	19,834	47,989,223	1,503	3,513,675	480	896,000
Phoenix Mut., Ct. ..	13,000	19,512,694	5,368	6,661,846	39	62,700	18,407	26,237,240	4,596	6,578,347	480	699,124
Prov. L. & T., Pa.	1,834	6,034,428	12,634	39,200,115	64	444,126	14,582	45,678,669	1,400	3,678,284	258	710,501
State Mut., Mass. ..	3,844	9,022,885	3,176	9,171,906	..	162,676	7,020	18,367,467	889	2,717,075	128	492,000
Travelers', Ct.	12,465	22,372,122	4,010	7,078,724	95	355,285	16,570	29,806,131	2,698	4,294,347	346	751,894
Union Cen., Ohio.	9,810	15,919,534	461	944,415	300	470,964	10,571	17,334,913	160	420,184	136	416,800
Union Mut., Me.	5,743	10,748,778	6,444	10,407,395	1,774	3,411,264	13,961	24,567,438	1,640	3,427,728	92	263,702
Totals, L. Ins. Cos.	272,338	\$605,087,162	106,903	\$210,542,699	13,389	33,282,009	392,630	\$849,911,871	46,296	\$118,019,649	5,487	14,045,338
of other States.												
Totals, N. Y. State	321,803	911,966,694	87,283	231,667,222	12,975	29,971,701	422,061	1,173,605,617	97,085	255,512,794	27,221	40,937,576
Life Ins. Cos.												
Aggregate.	594,141	1,517,053,856	194,186	\$442,209,921	26,364	63,253,710	814,691	2,032,517,488	143,381	\$373,532,443	32,708	54,982,914

* Excluding "Industrial" premiums.

COMPAIES.

TABLE No. XI.

Showing summary and classification of Gross Assets, Liabilities, Income, Disbursements and amount of Risks in force of Casualty Insurance Companies authorized to transact business in this State, for the year ending December 31, 1885.

COMPANIES.	Gross assets.	Gross lia- bilities ex- cept capital.	Capital.	Surplus.	Premiums.	Total income.	Losses.	Dividends.	Expenses.	Total dis- bursements.	Risks in force.
Accid't Ins. Co. of N. A.	\$313,264 27	\$145,832 83	\$157,560	\$9,871 44	\$338,739 90	\$347,310 45	\$178,818 51	\$9,453 60	\$174,707 17	\$362,979 28	\$28,884,700
American Steam Boiler.	304,836 53	167,847 14	200,000	*	154,621 19	163,396 19	630 32	7,000 00	121,404 81	129,035 13	16,310,592
American Surety Co.	548,287 59	64,653 67	500,000	+	89,868 09	107,536 20	9,521 79	.....	75,811 75	85,333 54	12,458,808
Fidelity & Casualty Co..	569,225 22	305,242 27	250,000	13,952 95	461,144 58	477,925 41	192,258 74	20,000 00	242,500 27	454,759 01	56,476,760
Guarantee Co. of N. A.	476,469 05	118,918 47	300,000	57,550 58	195,678 14	221,356 30	65,302 35	18,000 00	98,603 45	181,905 80	24,251,150
Hartford St. B. & Insp..	584,184 13	222,667 34	250,000	111,516 79	354,360 94	383,029 51	10,545 51	25,000 00	276,355 00	311,900 51	33,415,396
Lloyds P. G. Ins. Co....	191,890 95	93,771 46	100,000	+	166,108 04	170,832 79	67,687 56	10,000 00	75,277 05	152,894 61	5,275,461
Met. Pl. Glass Ins. Co..	217,451 94	65,813 92	100,000	51,638 02	118,494 70	125,786 39	42,473 66	10,000 00	55,751 34	108,225 00	3,811,512
Standard L. & A. I. Co..	129,493 23	22,002 77	110,000	\$	32,856 79	40,534 34	7,289 92	.....	29,771 72	37,061 64	5,478,150
Travelers' (acc. dep't)..	2,118,004 90	844,694 10	600,000	673,310 80	1,974,389 59	2,074,873 15	885,012 34	84,000 00	917,615 78	1,886,628 12	193,384,708
Totals.	\$5,453,107 81	\$2,051,443 97	\$2,567,560	\$917,870 58	\$3,886,211 96	\$4,112,600 73	\$1,459,540 70	\$183,453 60	\$2,067,728 34	\$3,710,722 64	\$379,747,237

* Impairment, \$63,070.61. + Impairment, \$16,366.08. † Impairment, \$1,880.51. § Impairment, \$2,509.54.

TABLE No. XII.

Showing the amount of Bonds and Mortgages, United States, Railroad and District of Columbia Stocks on deposit in the Insurance Department for the security of the policyholders of Life and Casualty, New York and other States' Fire and Foreign Insurance Companies, on the 31st day of December, 1885.

NEW YORK STATE LIFE INSURANCE COMPANIES.

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
American Popular .....	.....	.....	.....	.....	.....	.....	\$669 43	\$669 43	\$669 43
Brooklyn Life .....	.....	.....	\$100,000	\$100,000	.....	.....	.....	100,000 00	100,000 00
Eclectic Life .....	.....	.....	.....	.....	.....	.....	4,146 43	4,146 43	4,146 43
Equitable Life .....	.....	.....	150,000	150,000	.....	.....	.....	150,000 00	150,000 00
Excelsior Life .....	.....	.....	2,000	2,000	.....	.....	.....	2,000 00	2,000 00
Germania Life .....	.....	.....	142,000	142,000	.....	.....	.....	12,000 00	142,000 00
Guardian Mutual .....	.....	.....	.....	.....	.....	.....	3,608 72	3,608 72	3,608 72
Home Life .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Homœopathic Mutual	\$50,000	\$50,000	50,000	50,000	.....	.....	.....	100,000 00	100,000 00
Hope Mutual Life	6,700	6,700	.....	.....	.....	.....	13 20	6,713 20	6,713 20
Manhattan Life .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Merchants' Life .....	.....	.....	.....	.....	.....	.....	3,355 43	3,355 43	3,355 43
Metropolitan Life	52,568	52,568	52,000	52,000	.....	.....	.....	104,568 00	104,568 00
Metropolitan (registered)	84,500	84,212	10,000	10,000	.....	.....	.....	94,500 00	94,212 00
Mutual Life .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
National Life .....	.....	.....	.....	.....	.....	.....	6,304 42	6,304 42	6,304 42
New York Life .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
New York Life and Trust .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
North American Life .....	.....	.....	.....	.....	.....	.....	3,530 26	3,530 26	3,530 26
Provident Savings .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Security Life .....	.....	.....	.....	.....	.....	.....	8,226 01	8,226 01	8,226 01
United States Life	90,000	90,000	10,000	10,000	.....	.....	.....	160,000 00	160,000 00
Washington Life .....	.....	.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Western New York Life .....	.....	.....	.....	.....	.....	.....	3,585 19	3,585 19	3,585 19
Widows and Orphans' .....	.....	.....	.....	.....	.....	.....	71 77	71 77	71 77
Total (24 companies)	\$283,768	\$283,480	\$1,216,000	\$1,216,000	\$60,000	\$60,000	\$33,510 86	\$1,593,278 26	\$1,592,990 83

TABLE No. XII. — (Continued).
NEW YORK CASUALTY INSURANCE COMPANIES.

NAME OF COMPANY.	BONDS AND MORTGAGES..		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
American Steam Boiler.....	\$100,000	\$100,000	.....	.....	.....	\$100,000 00	\$100,000 00
American Surety.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Fidelity and Casualty.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Lloyds Plate Glass.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
Metropolitan Plate Glass.....	100,000	100,000	.....	.....	.....	100,000 00	100,000 00
New York Accidental.....	1,350	1,350	.....	.....	\$367 51	1,717 51	1,717 51
Total (6 companies)	\$601,350	\$601,350	.....	.....	\$367 51	\$601,717 51	\$601,717 51
FIRE INSURANCE COMPANIES OF OTHER STATES — RECIPROCAL LAW.									
Mississippi Valley	\$100	\$100	.....	.....	.....	\$100 00	\$100 00
Total (1 company)	\$100	\$100	.....	.....	.....	\$100 00	\$100 00
CO-OPERATIVE INSURANCE ASSOCIATIONS.									
Mutual Reserve Fund	\$1,700	.....	\$100,000	\$100,000	.....	.....	.....	\$100,000 00	\$100,000 00
Buffalo Mutual Life and Reserve..	\$1,585	.....	.....	.....	.....	.....	1,700 00	1,585 00
Total (2 companies).....	\$1,700	\$1,585	\$100,000	\$100,000	.....	.....	.....	\$101,700 00	\$101,585 00
FOREIGN FIRE INSURANCE COMPANIES.									
British America	\$205,000	\$205,000	.....	.....	.....	\$205,000 00	\$205,000 00
City of London	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Commerical Union.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Fire Insurance Association.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Guardian	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Hamburg, Bremen.....	203,000	203,000	.....	.....	.....	203,000 01	203,000 00
Imperial Fire.	291,000	291,000	.....	.....	.....	291,000 00	291,000 00
La Confiance	\$14,337 89	14,337 89	14,337 89
Lancashire.....	604,500	604,500	.....	.....	.....	604,500 00	604,500 00
Lion Fire	200,000	200,000	.....	.....	.....	200,000 00	200,000 00

Liverpool and London and Globe.	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
London and Lancashire.	.....	295,000	295,000	.....	.....	.....	.....	.....	295,000 00
London and Provincial	.....	200,000	200,000	.....	.....	.....	.....	.....	203,016 03
Metropole.	.....	2,000	2,000	.....	.....	.....	.....	.....	2,000 00
North British and Mercantile.	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
North German.	.....	300,000	300,000	.....	.....	.....	.....	.....	300,000 00
Northern	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Norwich Union.	.....	300,000	300,000	.....	.....	.....	.....	.....	300,000 00
Phoenix	.....	300,000	300,000	.....	.....	.....	.....	.....	300,000 00
Queen	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Royal	.....	235,000	235,000	.....	.....	.....	.....	.....	235,000 00
Scottish Commercial.	.....	175,000	175,000	.....	.....	.....	.....	.....	175,000 00
Scottish Union and National	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Standard Fire Office.	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Sun Fire Office.	700,500	.....	.....	.....	.....	.....	.....	.....	700,500 00
The Corporation of London Ass.	.....	270,000	270,000	.....	.....	.....	.....	.....	270,000 00
Transatlantic Fire.	.....	225,000	225,000	.....	.....	.....	.....	.....	225,000 00
United Fire.	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Western	.....	241,000	241,000	.....	.....	.....	.....	.....	241,000 00
Total (29 companies)	\$700,500	\$6,246,500	\$6,246,500	.....	.....	.....	.....	\$17,353 92	\$6,964,353 92

FOREIGN MARINE INSURANCE COMPANIES.

British and Foreign.	.....	\$200,000	\$200,000	.....	.....	.....	.....	.....	\$200,000 00
Marine Fire Co. (limited)	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Thames and Mersey	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Union Marine	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Universal Marine.	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Total (5 companies)	.....	\$1,000,000	\$1,000,000	.....	.....	.....	.....	.....	\$1,000,000 00

FOREIGN LIFE INSURANCE COMPANIES.

Eagle and Albion.	.....	\$100,000	\$100,000	.....	.....	.....	.....	.....	\$100,000 00
Lion Life.	.....	.....	.....	.....	.....	.....	.....	.....	20,424 53
Liverpool and London and Globe.	.....	100,000	100,000	.....	.....	.....	.....	.....	100,000 00
Royal	.....	100,000	100,000	.....	.....	.....	.....	.....	100,000 00
Total (4 companies)	.....	\$300,000	\$300,000	.....	.....	.....	.....	\$20,424 58	\$320,424 58

FOREIGN CASUALTY INSURANCE COMPANIES.

Accident Ins. Co. of N. A.	.....	\$100,000	\$100,000	.....	.....	.....	.....	.....	\$100,000 00
Guarantee of N. A.	.....	200,000	200,000	.....	.....	.....	.....	.....	200,000 00
Total (2 companies)	.....	\$300,000	\$300,000	.....	.....	.....	.....	.....	\$300,000 00

TABLE No. XII -- (Continued).
NEW YORK JOINT-STOCK FIRE INSURANCE COMPANIES. (Special deposits under chapter 189, Laws of 1874, as amended.)

NAME OF COMPANY.	BONDS AND MORTGAGES.		UNITED STATES BONDS.		RAILROAD AND DISTRICT OF COLUMBIA BONDS.		Cash in bank.	TOTAL SECURITIES AND CASH.	
	Principal unpaid.	Credited for.	Par value.	Credited for.	Par value.	Credited for.		Par value.	Credited for.
American Fire.....	.....	.....	\$200,000	\$200,000	.....	.....	.....	\$200,000 00	\$200,000 00
Buffalo German .....	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Continental .....	.....	.....	400,000	400,000	\$50,000	\$50,000	.....	510,000 00	510,000 00
German American .....	.....	.....	500,000	500,000	.....	.....	.....	500,000 00	500,000 00
Glens Falls.....	.....	.....	200,000	200,000	.....	.....	.....	200,000 00	200,000 00
Niagara Fire .....	.....	.....	250,000	250,000	.....	.....	.....	250,000 00	250,000 00
Standard Fire .....	.....	.....	70,000	70,000	.....	.....	.....	70,000 00	70,000 00
Williamsburg City	\$200,000	\$200,000	55,000	55,000	.....	.....	.....	255,000 00	255,000 00
Total (8 companies).....	\$200,000	\$200,000	\$1,935,000	\$1,935,000	\$50,000	\$50,000	.....	\$2,185,000 00	\$2,185,000 00
Total (81 companies).....	\$1,185,963	\$1,185,565	\$11,698,950	\$11,698,950	\$110,000	\$110,000	\$71,056 87	\$13,066,574 87	\$13,066,171 87

TABLE No. XIII.

Showing name, location and names of officers of each Life and Casualty Insurance Company now authorized to transact business in this State.

COMPANIES.	Location.	OFFICERS.	
		President.	Secretary.
Accident Ins. Co. of N.A.	Montreal, Canada.....	Alexander T. Galt.	Frank F. Parkins.
American Steam Boiler..	No. 45 William street, N. Y...	Wm. K. Lothrop..	Vincent R. Schenck
American Surety	No. 160 Broadway, N. Y.....	Richard A. Elmer.	Henry D. Lyman.
Ætna	Hartford, Conn.	M. G. Bulkeley...	John L. English.
Berkshire	Pittsfield, Mass.....	Wm. R. Plunkett..	James W. Hull.
Brooklyn.....	No. 51 Liberty street, N. Y....	Wm. M. Colc.....	Wm. Dutcher.
Connecticut General....	Hartford, Conn.....	Thos. W. Russell..	Fred'k V. Hudson.
Connecticut Mutual.	Hartford, Conn.....	Jacob L. Greene...	Wm. G. Abbot.
Equitable	No. 120 Broadway, N. Y.....	Henry B. Hyde....	Wm. Alexander.
Fidelity and Casualty....	No. 214 Broadway, N. Y.....	Wm. M. Richards.	John M. Crane.
Germania.....	No. 20 Nassau street, N. Y....	Hugo Wesendonck	Cornelius Doremus
Guarantee Co. of N. A..	Montreal, Canada.....	Alexander T. Galt.	Robert Kerr.
Hartford S.B.I. & Ins.Co.	Hartford, Conn....	J. M. Allen....	J. B. Pierce.
Home.....	No. 179 Montague st., Bk'lyn..	George C. Ripley..	Jos. P. Holbrook.
Homœopathic Mutual...	No. 117 West 42d street, N. Y.	E. M. Kellogg.....	Frank B. Mayhew.
John Hancock Mutual...	Boston, Mass.....	Stephen H. Rhodes	Geo. B. Woodward.
Lloyds Plate Glass.	No. 68 William street, N. Y....	James G. Beemer..	Wm. T. Woods.
Manhattan	No. 156 Broadway, N. Y.	Henry Stokes	Henry Y. Wemple.
Massachusetts Mutual...	Springfield, Mass.....	E. W. Bond.....	John A. Hall.
Metropolitan.....	Cor. Park pl. & Church st., N. Y.	Joseph F. Knapp..	John R. Hegeman.
Metropolitan Plate Glass.	No. 66 Liberty street, N. Y....	Henry Harteau....	John H. Taylor.
Mutual.....	Cor. Nassau and Lib. sts., N. Y.	R. A. McCurdy....	Wm. J. Easton.
Mutual Benefit.....	Newark, N. J.....	Amzi Dodd.....	Edw'd L. Dobbins.
National.....	Montpelier, Vt.....	Charles Dewey ...	George W. Reed.
New England Mutual...	Boston, Mass.....	Benj. F. Stevens...	Jos. M. Gibbens.
New York.....	No. 346 Broadway, N. Y.....	Wm. H. Beers.....	Rufus W. Weeks.
New York Life and Trust	No. 52 Wall street, N. Y.....	Henry Parish.....	Jos. R. Kearny.
Northwestern Mutual...	Milwaukee, Wis.....	H. L. Palmer.....	J. W. Skinner.
Penn Mutual.....	Philadelphia, Pa	Samuel C. Huey...	Henry C. Brown.
Phoenix Mutual.....	Hartford, Conn.....	Aaron C. Goodman	Jno. M. Holcombe.
Provident Life and Trust.	Philadelphia, Pa	Samuel R. Shipley.	Asa S. Wing, Act'ry
Provident Savings.....	No. 55 Liberty street, N. Y....	Sheppard Homans.	Wm. E. Stevens.
Prudential Ins. Co. of Am.	Newark, N. J.....	John F. Dryden...	Edw'd S. Johnson.
Standard Life & Accident	Detroit, Mich.....	D. M. Ferry.....	C. C. Bowen.
State Mutual.....	Worcester, Mass.....	A. G. Bullock.....	Henry M. Witter.
Travelers'.....	Hartford, Conn.....	Jas. G. Batterson..	Rodney Dennis.
Union Central.....	Cincinnati, O.	John Davis.....	E. P. Marshall.
Union Mutual.....	Portland, Me.....	John E. De Witt..	Henry D. Smith.
United States.....	No. 261 Broadway, N. Y.....	T. H. Brosnan.....	C. P. Fraleigh.
Washington.....	No. 21 Cortlandt street, N. Y..	W. A. Brewer, Jr..	Wm. Haxtun.

TABLE No. XIV.

*Receipts of the Insurance Department of the State of New York for
the fiscal year ending September 30, 1885.*

Fees for filing annual statements:	No.	Amount.
Of Co-operative Insurance Associations.....	26	\$602 00
Of Fire Insurance Companies of other States.....	65	1,370 00
Of Marine Insurance Companies of other States.....	4	80 00
Of Life Insurance Companies of other States.....	17	345 00
Of Casualty Insurance Companies of other States.....	2	40 00
Of Foreign Fire Insurance Companies.....	25	500 00
Of Foreign Marine Insurance Companies.....	17	340 00
Of Foreign Life Insurance Companies.....	1	20 00
Of Foreign Casualty and Fidelity Insurance Companies.....	2	40 00
Fees for certificates of authority:		
To Co-operative Insurance Associations.....	14	70 00
To Fire Insurance Companies of other States.....	3,004	6,005 00
To Marine Insurance Companies of other States.....	10	20 00
To Life Insurance Companies of other States.....	675	1,834 00
To Casualty Insurance Companies of other States.....	333	666 00
To Foreign Fire Insurance Companies.....	2,595	5,190 00
To Foreign Marine Insurance Companies.....	10	20 00
To Foreign Casualty and Fidelity Insurance Companies.....	67	134 00
Fees for filing charters:		
Of Foreign Marine Insurance Companies.....	1	30 00
Of Fire Insurance Companies of other States.....	2	60 00
Of Co-operative Insurance Associations.....	8	80 00
Fees for certified copies of papers on file.....		502 00
Fees for certificates of deposit and valuation, powers of attorney, etc.....	266	1,330 00
Fees for State licenses to Fire and Life Insurance Companies of other States, reciprocal law.....	3	600 00
Tax on premiums of Fire Insurance Companies of other States, under reciprocal law,.....		11,519 37
Tax on premiums of Marine Insurance Companies of other States, under reciprocal law.....		18,013 99
Tax on premiums of Life Insurance Companies of other States, under reciprocal law,.....		10,528 13
Fees for valuation of policies of Life Insurance Companies of other States, under reciprocal law.....		730 13
Tax on reserve of policies of Life Insurance Companies of other States, under reciprocal law.....		8,070 12
Tax on premiums of Foreign Marine Insurance Companies.....		14,565 90
Tax on premiums of Foreign Life Insurance Companies.....		820 94
Amount received for postage on Insurance Reports.....		6 50
Fees for certified copies of summons and complaints served on Superintendent, under provisions of chapter 346, Laws of 1884, as amended.....	89	178 00
Fees for licenses to special agents, under provisions of chapter 346, Laws of 1884, as amended.....	17	3,050 00
Tax on premiums received by special agents, under provisions of chapter 346, Laws of 1884, as amended.....	12	1,752 03
Aggregate receipts for fiscal year ending September 30, 1885.....		\$89,113 11
Amount of fees and taxes collected by the Insurance Department and paid to the New York State Treasurer for the fiscal year.....		\$89,113 11
Total expenses paid by New York State Treasurer for fiscal year.....		62,045 80
Excess of receipts over expenses for fiscal year.....		\$27,067 31

*Expenses of the Insurance Department of the State of New York for
the fiscal year ending September 30, 1885.*

Paid for salaries of superintendent, deputy superintendent and regular clerks.....	\$46,141 12
Paid for extra clerk hire.....	3,283 78
Paid for office stationery.....	618 29
Paid for postage, \$922.16; expressage, \$82.24; telephone and telegrams, \$203.73.....	1,208 13
Paid for miscellaneous printing and binding.....	1,030 97
Paid for miscellaneous office expenses.....	739 63
Paid for office furniture.....	30 35
Paid for newspapers.....	35 75
Paid for books on insurance for library.....	25 50
Paid for expenses of examining fourteen Fire Insurance Companies.....	2,830 49
Paid for expenses of examining twelve Life Insurance Companies.....	1,991 25
Paid for expenses of examining twenty Co-operative and Casualty Associations.....	3,976 54
Paid for type-writer and cyclostyle.....	124 00
Paid for services of appraisers appraising mortgaged property of Insurance Companies..	10 00
Aggregate expenses for the fiscal year ending September 30, 1885.....	\$62,045 80

List of the officers, clerks and extra clerks employed in the Insurance Department during the fiscal year ending September 30, 1885, with their respective periods of service and compensation for said fiscal year :

NAME.	Period of service.	Total salaries.
John A. McCall, Jr., Superintendent.....	1 year.....	\$7,000 00
Michael Shannon, Deputy Superintendent	1 year.....	4,500 00
Mathew H. Robertson, Chief Clerk	1 year.....	4,000 00
John A. Horn, Examiner	1 year.....	2,500 00
Henry J. Haynsworth, Stenographer.....	6 months.....	1,200 00
John S. Paterson, Actuary	1 year.....	2,500 00
John G. Clifford, Clerk	1 year.....	2,000 00
Isaac Vanderpoel, Clerk	1 year.....	1,800 00
James E. Cross, Clerk	1 year.....	1,800 00
George T. Harvey, Clerk	9 months, 16 days.....	1,430 00
William H. McCall, Clerk	1 year.....	1,800 00
Henry D. Appleton, Clerk ..	1 year.....	1,500 00
Michael A. Nolan, Clerk	1 year.....	1,500 00
Charles R. DeFreest, Clerk.....	1 year.....	1,500 00
Regulus L. Wetmore, Clerk.....	1 year.....	1,200 00
James Baldwin, Clerk	1 year.....	1,380 00
Nathaniei Hyatt, Clerk	1 year.....	1,380 00
Alexander Clark, Clerk	1 year.....	1,200 00
Thomas J. Bannon, Clerk	1 year.....	1,380 00
Melvin B. Osborne, Clerk.....	1 year.....	1,380 00
James H. G. Connell, Clerk	1 year.....	1,380 00
James Maher, Clerk	9 months, 22 days.....	1,611 12
William J. Kernan, Clerk.	2 months	200 00
Total salaries of officers and regular clerks.....		\$46,141 12
EXTRA CLERKS.		
Thomas F. Behan, Messenger.....	1 year.....	\$855 00
Fred. T. Van Hoesen, Extra Clerk.....	3 months.....	300 00
William W. Allen, Extra Clerk	5 months, 13 days.....	543 32
Richard Goerdeler, Extra Clerk.....	5 months.....	500 00
John Kennedy, Night Watchman.....	9 months, 22 days.....	586 45
F. V. Liston.....	10 months.....	499 00
Total salaries of extra clerks		\$3,283 78

Fees received by the Insurance Department from the Various Insurance Companies, and for certified copies of papers on file furnished to individuals during the fiscal year ending September 30, 1885.

FIRE, FIRE-MARINE AND MARINE INSURANCE COMPANIES OF OTHER STATES.			
Aetna, Hartford	\$432 00	Manufacturers' Fire and Mar., Boston,	\$8 00
American, Boston	22 00	Mercantile, Cleveland	26 00
American Central, St. Louis.....	140 00	Mercantile Fire and Marine, Boston...	40 00
American Fire Ins. Co., Philadelphia.	891 43	Merchants', Providence.....	88 00
American Fire Ins. Co., Newark	66 00	Merchants', Newark.....	132 00
Atlantic Fire and Marine, Providence.	24 00	Mechanics', Philadelphia.....	277 60
Boylston Mutual, Boston	392 51	Michigan Fire and Marine, Detroit....	317 00
Boston Marine, Boston.....	4, 179 69	National, Hartford.....	138 00
Boatmen's Fire and Marine, Pittsburg,	446 39	Neptune Fire and Marine, Boston ...	22 00
China Mutual, Boston	423 87	Newark Fire Insurance Co., Newark..	310 29
California, San Francisco.....	118 00	New Hampshire, Manchester, N. H....	210 92
Citizens', Pittsburg.....	656 53	North America, Boston.....	56 00
Citizens', Cincinnati.....	71 00	Northwestern National, Milwaukee...	62 00
Citizens', St. Louis.....	72 00	Orient, Hartford.....	240 00
Commercial, San Francisco.....	28 00	Pennsylvania, Pittsburg.....	379 41
Concordia, Milwaukee	325 55	Pennsylvania, Philadelphia.....	911 27
Connecticut Fire, Hartford.	244 00	People's, Pittsburg.....	1, 150 76
Detroit Fire and Marine, Detroit.....	167 04	President and Directors of the Insur-	
Eliot, Boston.....	24 00	ance Company of North America,	
Equitable Fire and Mar., Providence..	34 00	Philadelphia	11, 423 56
Fire Insurance Co. of the County of		Providence Washington, Providence .	229 60
Philadelphia, Philadelphia.....	64 00	Prescott, Boston.....	120 00
Firemen's Fund, San Francisco.....	152 00	Phoenix, Hartford	378 00
Firemen's, Dayton.....	53 00	Reading Fire, Reading.....	511 42
Firemen's, Newark.....	46 00	Reliance, Philadelphia.....	34 00
Firemen's, Baltimore.....	239 00	Security, New Haven.....	32 00
Fire Association of Philadelphia.....	1, 219 13	St. Paul Fire and Marine, St. Paul....	212 00
Franklin, Philadelphia	375 39	Springfield Fire and Mar., Springfield,	234 00
Farmers', York.....	344 33	Spring Garden, Philadelphia.....	275 20
German, Pittsburg	470 17	Sun San Francisco.....	30 00
Germania, Newark.....	155 51	Traders', Chicago	80 00
Girard Fire and Marine, Philadelphia,	77 74	Union, San Francisco.....	36 00
Hartford Fire Insurance Co., Hartford,	422 00	Union, Philadelphia.....	3, 915 30
Home Mutual, San Francisco	28 00	United Firemen's, Philadelphia.....	444 21
Insurance Company of the State of		Washington Fire and Marine, Boston,	390 00
Pennsylvania, Philadelphia.....	695 33	Western, Pittsburg.....	417 38
Marine, St. Louis.....	172 00		
Milwaukee Mechanics', Milwaukee...	633 50	Total (71 companies).....	\$37, 461 36
Manufacturers and Merchants', Pitts-			
burg	583 80		

FOREIGN FIRE INSURANCE COMPANIES.			
British America Assurance Company,		Norwich Union Fire Insurance Society,	
Toronto.....	\$190 00	Norwich	\$223 00
City of London Fire Ins. Co., London,	109 00	Phoenix Assurance Company, London,	345 00
Commercial Union Assurance Com-		Queen, Liverpool.....	298 00
pany, London	423 00	Royal, Liverpool.....	769 47
Fire Insurance Association, London..	205 00	Scottish Commercial, Glasgow.....	5 00
Guardian Fire and Life Co., London ..	270 00	Scottish Union and Nat., Edinburgh..	79 00
Hamburg-Bremen, Hamburg.	195 00	Standard Fire Office, London.....	20 00
Imperial, London.....	264 00	Sun Fire Office, London	676 00
Lancashire, Manchester.....	364 00	Transatlantic, Hamburg.....	87 00
Lion, London.....	82 00	The Corporation of the London Assur-	
Liverpool and London and Globe,		ance, London.....	278 00
Liverpool.....	638 58	United Fire Reinsurance Company,	
London and Lancashire, Liverpool....	486 00	Manchester.....	29 00
London and Provincial Fire, London..	222 00	Western Assurance Co., Toronto.....	164 00
North British and Mercantile, London,	462 00		
Northern Assurance Co., London.....	303 00	Total (26 companies).....	\$7, 187 05

FOREIGN MARINE INSURANCE COMPANIES.			
Allgemeine Versicherungs Gesellschaft,		Thames and Mersey Marine, Liverpool,	\$1, 707 70
etc., Dresden.....	\$731 05	Union, Liverpool.....	2, 316 07
British and Foreign Marine, Liverpool,	4, 369 65	Universal Insurance Co., Liverpool...	315 78
Marine, London.....	171 75		
Sea, Liverpool.....	2, 676 22	Total (8 companies)	\$15, 199 90
Switzerland, Zurich.....	2, 911 68		

FOREIGN LIFE INSURANCE COMPANIES.	
Eagle and Albion, London.....	\$424 89

FOREIGN FIDELITY AND CASUALTY COMPANIES.	
Accident Insurance Company of North America, Montreal.....	\$196 00
Guarantee Company of North America, Montreal	116 00
Total (2 companies).....	\$312 00

NEW YORK STATE LIFE INSURANCE COMPANIES.

Metropolitan.....	\$9 00
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NEW YORK CASUALTY INSURANCE COMPANIES.

Fidelity and Casualty Company.....	\$41 00
Lloyds Plate Glass.	9 00
Total (2 companies).....	\$50 00

LIFE INSURANCE COMPANIES OF OTHER STATES.

Aetna, Hartford.....	\$116 00	Penn Mutual, Philadelphia.	\$3,425 94
Berkshire, Pittsfield.....	1,021 50	Phoenix Mutual, Hartford	90 00
Connecticut General, Hartford	34 00	Provident Life and Trust, Phila. . .	3,570 46
Connecticut Mutual, Hartford.....	202 00	Prudential, Newark	2,955 83
John Hancock Mutual, Boston.....	1,001 51	State Mutual, Worcester.....	903 38
Massachusetts Mutual, Springfield	2,830 60	Union Central, Cincinnati.....	36 00
Mutual Benefit, Newark..	614 00	Union Mutual, Portland.....	28 00
National, Montpelier	1,147 90		
New England Mutual, Boston	3,454 26	Total (17 companies)	\$21,820 38
Northwestern Mutual, Milwaukee....	381 00		

CASUALTY INSURANCE COMPANIES OF OTHER STATES.

Hartford Steam Boiler, Hartford.....	\$54 00
Travelers', Hartford	652 00
Total (2 companies).....	\$706 00

CO-OPERATIVE INSURANCE COMPANIES.

American Legion of Honor, Boston.....	\$25 00
Ancient Order of Forresters, Providence.....	24 00
Bay State Beneficiary Association, Boston.....	40 00
Covenant Mutual Benefit Association, Galesburg	30 00
Cincinnati Life Association, Cincinnati.....	17 00
Equitable Aid Union, Columbus	25 00
Fidelity Mutual Life Association, Philadelphia.....	30 00
Knights of Honor, St. Louis.....	25 00
Knights of Pythias, Indianapolis	25 00
Knights Templars and Masonic Mutual Aid Association, Cincinnati.....	30 00
Masonic Mutual Life Association, Cleveland	12 00
Massachusetts Benefit Association, Boston.....	30 00
Mercantile Mutual Accident Association, Boston	30 00
Mutual Benefit Life Company, Hartford.....	40 00
Masonic Mutual Benefit Society, Indianapolis.....	40 00
New England Mutual Accident Association, Boston.. ..	34 00
New England Mutual Aid Society, Boston	40 00
Northwestern Masonic Aid Association, Chicago.. ..	25 00
Order of the Golden Chain, Baltimore	25 00
Order of Chosen Friends, Indianapolis	25 00
Ohio Valley Protective Union, Wheeling, W. Va.....	39 00
Supreme Council Home Circle, Boston.....	25 00
Supreme Council of the Royal Arcanum, Boston.....	25 00
Supreme Council Catholic Knights of America, Lebanon, Ky.....	51 00
Union Mutual Association, Battle Creek, Mich.....	40 00
Total (25 associations)	\$752 00

License fees and taxes from Special Agents, under provisions of chapter 346, Laws of 1884, as amended by chapter 113, Laws of 1885.

Frank Elden Arms, New York.....	\$625 77
Beecher & Benedict, New York.....	520 69
William W. Buckley, New York.....	388 03
Frank & Dubois, New York	45 25
James M. Lewis, New York	303 77
William E. Lowe, New York	241 00
I. S. Moore, Buffalo.....	200 00
H. Mosenthal, New York.....	200 00
Mollison & Dowdle, Oswego.....	46 14
Clarence M. Noble, New York.....	266 40
Pell, Wallack & Co., New York	239 72
A. C. Quackenbush, New York.....	236 03
R. C. Rathbone & Son, New York	278 70
Smith & Davis, Buffalo.....	200 00
William G. Schick & Co., New York	200 00
Weed & Kennedy, New York.....	610 53
Worthington & Sill, Buffalo.....	200 00
Total (17 agents)	\$4,802 03

Fees for certified copies of papers and summons and complaints from individuals ..	\$382 00
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For postage on Insurance Report ...	\$6 50
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SUMMARY.

	Number.	Amount.
Fees from Fire, Fire-Marine and Marine Insurance Companies of other States...	71	\$37,461 88
Fees from Foreign Fire Insurance Companies.....	26	7,182 05
Fees from Foreign Marine Insurance Companies	8	15,197 00
Fees from Foreign Life Insurance Company	1	424 89
Fees from Foreign Fidelity and Casualty Insurance Companies.....	2	312 00
Fees from New York State Life Insurance Companies	1	9 00
Fees from New York Casualty Insurance Companies.....	2	50 00
Fees from Life Insurance Companies of other States.....	17	21,820 38
Fees from Casualty Insurance Companies of other States.....	2	700 00
Fees from Co-operative Insurance Associations	25	752 00
Fees for certified copies of papers to individuals		382 00
Postage on Insurance Reports		6 50
License fees and taxes from special agents.....		4,802 03
Aggregate Companies.....	172	\$89,113 11

CO-OPERATIVE STATISTICAL TABLES.

TABLE No. 1.

Showing Assets, Liabilities, Income and Expenditures, with Ratio of Claims paid to Receipts, and Ratio of Expenses to Receipts, of Co-operative Associations or Societies transacting business in this State for the year ending December 31, 1885.

ASSOCIATIONS OR SOCIETIES.	ASSETS.		Total liabilities.	INCOME.			EXPENDITURES.			RATIO OF	
	Cash or invested assets.	Other assets.		Paid by members.	Other receipts.	Total receipts.	Paid for claims.	Paid for expenses.	Total disbursements.	Claims paid to receipts.	Expenses to receipts.
Albany Boatmen's Relief	\$8,179 18	.....	\$3,640 00	\$42,364 55	\$156 00	\$42,520 55	\$38,070 00	\$1,823 15	\$39,893 15	89.53	4.29
Albany Masonic Relief	3,768 01	.....	.....	14,864 80	91 75	14,956 55	13,254 30	1,275 29	14,529 59	83.62	8.53
Albany Mutual Benefit .....	.....	.....	.....	7,498 30	10 62	7,508 92	6,817 98	668 02	7,516 00	91.30	8.90
American Co-operative Relief	25,934 71	\$14,151 37	15,969 95	50,689 93	748 89	51,438 82	34,415 83	9,008 21	43,424 04	66.91	17.51
Am. Knights of Protection	49 22	300 80	2,436 95	1,158 86	800 00	1,458 86	9 25	1,099 59	1,108 84	.63	75.37
American Protective	223 04	2,628 66	1,463 87	3,053 21	.....	3,053 21	1,106 75	1,837 75	2,944 50	86.25	60.13
Bank Clerks' Mut. Benefit	103,862 15	.....	.....	16,454 50	6,963 14	23,417 64	21,669 00	993 43	22,062 43	89.97	4.24
Bankers & Merchants Alliance	5,433 43	.....	.....	17,684 87	.....	17,684 87	8,203 20	6,696 30	14,899 50	46.39	97.87
Bay State Beneficiary	37,336 25	23,000 00	29,000 00	157,679 41	272 00	157,951 41	103,100 00	34,239 10	137,339 10	65.27	21.68
Benal Berth, Ind. Order of .....	.....	.....	.....	136,791 76	.....	136,791 76	107,000 00	2,103 91	109,103 91	78.22	1.51
Bookbinders' Provident	1,587 52	.....	.....	18,432 90	161 02	18,593 92	17,761 00	1,521 85	19,285 85	95.54	8.18
Bookbinders' Prov., No. 2 .....	.....	.....	.....	5,478 90	.....	5,478 90	5,216 00	521 06	5,767 96	95.75	9.53
Booksellers and Stat. Prov	1,588 12	.....	.....	5,521 20	.....	5,521 20	5,157 00	270 04	5,427 04	93.41	4.89
Brooklyn Masonic Mut. Relief	4,231 24	1,429 85	4,572 10	14,292 85	323 50	14,621 35	12,930 00	238 38	13,168 38	88.43	1.63
Brooklyn Mutual Aid .....	.....	.....	.....	1,457 00	3 24	1,460 24	1,492 00	11 75	1,493 75	101.51	.80
Brooklyn Vol. Firemen's .....	.....	.....	.....	1,466 42	.....	1,466 42	100 00	479 80	579 80	6.82	32.73
Buffalo Mutual Accident	84 73	728 60	813 33	2,621 70	.....	2,621 70	1,074 03	1,481 15	2,555 18	40.96	56.49
Buffalo Mut. Life & Reserve	4,610 90	9,137 71	5,710 55	31,694 25	200 23	31,894 48	12,494 69	17,888 01	30,882 70	39.18	56.09
Builders & Manuf. Mut. Ben.	1,036 35	.....	.....	2,639 07	.....	2,639 07	1,340 50	1,446 17	2,686 67	47.01	54.80
Catholic Benevolent Legion .....	.....	.....	.....	168,810 23	6,503 03	175,313 26	162,000 00	6,711 47	168,711 47	92.41	3.83
Catholic Knights of America	16,748 34	71,850 75	75,368 92	325,821 92	3,260 47	329,082 39	293,100 00	22,252 36	322,352 36	89.07	8.89
Catholic Mutual Benefit	1,425 52	52,500 00	50,000 00	172,820 68	892 32	173,213 00	172,000 00	1,819 17	173,819 17	99.80	1.05
Central N. Y. Accid. & Relief	582 15	.....	.....	5,821 71	.....	5,821 71	2,636 62	2,769 24	5,405 86	45.29	47.57
Chautauqua Mutual Life	88 10	1,019 55	275 77	2,299 06	37 13	2,336 19	.....	2,701 84	2,701 84	.....	115.66
Chenango Mutual Relief	1,034 38	111 26	.....	4,941 15	4 00	4,945 15	1,661 25	2,480 33	4,141 58	83.59	50.16
Chosen Friends, Order of	80,996 10	80,693 00	59,500 00	487,321 38	5,224 01	492,545 39	454,250 00	30,153 99	484,403 99	92.23	6.12
Cincinnati Life	7,603 17	314 81	4,432 74	45,597 37	.....	45,597 37	37,930 59	10,848 02	48,778 61	83.19	23.79
Commercial Travelers'	142,895 39	.....	.....	221,013 00	4,691 43	225,734 43	176,000 00	6,268 85	175,268 85	75.81	2.33
Commercial Trav. Mut. Accid.	864 16	.....	49 04	6,189 00	85 00	6,274 00	4,174 90	1,760 98	5,935 88	66.54	28.07
Co-operative Life and Accid.	12,006 55	27,626 94	35,210 40	53,175 52	493 42	53,667 94	29,653 30	15,415 60	45,068 90	55.25	28.72

Cortland Wagon Co. Mut. Aid	76 20	156,790 86	297,296 48	76 20	154,946 86	475,761 04	127 50	65,115 39	127 50	437,941 10	51 30	503,960 51	40 08
Covenant Mutual Benefit....	140,503 62	.....	616 33	.....	.....	718 56	540,876 43	.....	540,876 43	.....	162 23	503,960 51	12 21
De Witt Clinton Ready Relief	1,953 52	.....	1,953 52	.....	.....	3,193 00	3,256 48	63 43	3,256 48	2,000 00	677 83	2,677 33	20 83
Dry Goods Mutual Benefit...	9,673 33	25,000 00	84,678 33	.....	80,000 00	161,536 65	161,802 95	265 30	161,802 95	154,073 00	8,078 24	161,151 24	20 80
Empire Order of Mutual Aid.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	95 22	.....	4 99
Equal Rights Benefit	1,503 09	1,514 00	3,016 09	.....	1,153 20	7,854 00	8,034 30	180 30	8,034 30	4,665 15	2,187 06	6,852 21	27 22
Equitable Accident	2,789 43	14,992 00	17,781 43	.....	4,889 31	76,476 00	72,161 00	1,685 00	72,161 00	26,512 69	43,846 66	69,859 35	60 07
Equitable Aid Union .....	.....	.....	.....	.....	.....	215,433 00	279,431 27	4,011 27	279,431 27	264,099 25	16,741 27	280,840 52	34 51
Equitable Reserve Fund Life	9,073 11	13,350 00	22,423 11	.....	10,983 09	21,468 48	21,468 48	.....	21,468 48	9,401 41	5,458 61	14,860 02	5 99
Expressmen's Mutual Benefit	494 81	.....	434 81	.....	.....	94,575 00	98,027 79	3,452 79	98,027 79	98,657 00	2,329 72	100,986 72	25 43
Family Fund Society	8,440 44	23,907 64	32,348 08	.....	25,075 00	100,075 44	100,150 44	75 00	100,150 44	28,000 00	63,710 00	91,710 00	27 96
Farmers' Mutual Benefit	1,592 85	.....	1,592 85	.....	.....	6,743 50	6,933 31	189 81	6,933 31	6,351 00	509 90	6,800 90	91 61
Fidelity Mutual Life	40,774 63	287,177 47	827,952 10	.....	11,947 02	135,101 26	140,717 57	5,676 31	140,717 57	70,058 93	57,866 83	127,925 76	7 35
Foresters, Ancient Order of..	2,350 35	3,919 00	6,269 35	.....	6,000 00	32,732 57	32,732 57	.....	32,732 57	82,000 00	1,863 23	33,363 23	41 11
Fraternity of Friendly Fellows.	9 96	55 02	64 93	.....	220 36	.....	282 75	248 25	282 75	.....	272 79	272 79	4 16
Free Sons of Israel, Ind. Order	41,242 37	.....	41,242 37	.....	6,500 00	146,950 62	148,650 30	1,679 68	148,650 30	115,500 00	1,543 46	117,043 46	1 04
Friends of Humanity	1,083 17	11,549 56	12,632 73	.....	8,241 72	9,500 22	12,764 71	3,204 49	12,764 71	4,810 00	4,297 97	9,107 97	37 68
German Masonic Mut. Relief.	233 26	.....	233 26	.....	.....	1,203 70	1,208 70	5 00	1,208 70	1,069 00	132 69	1,201 69	88 42
Gold & Stock Life Insurance.	394 21	1,295 00	1,689 21	.....	750 00	1,000 75	1,000 75	.....	1,000 75	850 00	21 00	871 00	81 92
Golden Chain, Order of	7,819 49	.....	7,819 49	.....	.....	74,954 26	75,685 69	731 43	75,685 69	69,200 50	5,885 28	74,555 73	2 10
Golden Eagle	1,698 93	1,023 76	2,722 69	.....	1,037 35	8,376 65	8,376 65	500 00	8,376 65	1,093 30	1,699 26	2,792 56	7 12
Good Templars Mut. Benefit.	66 47	.....	66 47	.....	204 05	873 05	373 05	.....	373 05	120 95	200 88	381 83	28 20
Hartford Life & An'y Ins. Co.	418,623 84	148,503 84	567,127 68	.....	138,436 94	700,084 85	713,021 83	12,936 98	713,021 83	487,665 00	203,906 88	691,571 88	32 43
Home Benefit	16,633 15	88,048 13	104,681 28	.....	52,093 03	128,065 06	129,145 61	1,080 55	129,145 61	83,909 09	32,098 36	116,007 45	68 39
Home Benefit Society	16,561 91	13,145 00	13,703 91	.....	9,500 00	36,459 43	36,459 43	.....	36,459 43	22,127 83	15,238 10	37,415 93	64 97
Home Provident Safety Fund	10,980 47	16,616 99	27,597 46	.....	15,000 00	25,552 09	27,086 19	1,534 10	27,086 19	15,977 14	9,971 84	25,948 98	21 85
Hosac Falls Mut. Rel. Soc'y.	.....	.....	.....	.....	.....	9,342 40	9,460 56	118 16	9,460 56	5,501 94	4,133 00	9,634 91	40 81
Ineone and Life	875 73	1,559 53	2,435 26	.....	4,500 00	103 52	4,602 98	4,300 00	4,602 98	.....	3,727 25	8,327 25	36 82
Industrial Benefit	103 52	.....	103 52	.....	40 50	12,310 00	13,045 46	40 50	13,045 46	.....	40 50	10,058 06	4 87
Ins. Clerks' Mutual Benefit..	17,364 15	7,049 89	24,414 04	.....	.....	.....	.....	735 46	13,045 46	9,600 00	1,038 06	10,058 06	80 99
Knickerbocker Mut. Benefit.	913 61	.....	913 61	.....	.....	1,414 00	1,770 69	356 69	1,770 69	1,608 00	174 64	1,782 64	28 13
Knights of Columbia	924 00	738 05	1,662 05	.....	1,016 93	2,804 95	3,855 68	1,050 73	3,855 68	1,750 00	1,502 06	3,252 06	8 11
Knights of Honor Sup. Lodge	4,797 11	328,094 57	832,891 68	.....	184,001 53	3,043,318 94	3,052,880 27	9,561 33	3,052,880 27	8,079,806 45	62,137 69	8,141,944 14	9 86
Knights of Pythias	95,935 65	39,174 70	135,110 35	.....	81,000 00	656,430 85	656,689 60	198 75	656,689 60	543,173 15	26,614 90	569,783 05	38 95
Knights of St. John & Malta.	3 71	1,398 95	1,407 66	.....	591 09	839 18	1,839 93	980 75	1,839 93	579 98	1,268 00	1,847 98	2 04
Knights Templ. & Mas. Mut. Aid.	150,251 70	24,229 10	174,480 80	.....	15,000 00	190,078 35	196,306 25	6,227 90	196,306 25	158,994 85	13,944 45	172,939 30	63 91
Legion of Justice	181 83	2,124 91	2,309 74	.....	1,820 00	2,719 47	2,789 52	70 05	2,789 52	1,854 97	829 78	2,684 75	7 10
Life Union	557 01	939 65	1,496 66	.....	1,000 00	6,213 00	7,213 00	1,000 00	7,213 00	120 00	6,655 99	6,655 99	29 74
Mariners' Mutual Benefit .....	.....	.....	.....	.....	817 60	1,706 60	1,706 60	.....	1,706 60	832 00	817 60	1,699 60	90 61
Masonic Benevolent	7,247 95	47,075 44	54,323 39	.....	43,994 48	199,537 08	189,704 24	167 16	189,704 24	171,768 35	23,152 22	194,920 57	51 67
Masonic Guild and Mut. Ben.	6,267 59	.....	6,267 59	.....	4,922 99	20,323 98	20,392 58	68 60	20,392 58	14,455 22	4,692 77	19,147 99	47 90
Masonic Life	4,747 82	8,000 00	12,747 82	.....	12,000 00	134,776 04	144,176 04	9,418 70	144,176 04	145,264 00	7,089 78	154,853 78	12 20
Masonic Mutual Life	4,367 93	1,030 99	5,398 92	.....	2,040 83	13,788 60	13,788 60	.....	13,788 60	3,681 50	7,482 57	11,164 07	23 01
Massachusetts Benefit	84,432 73	1,714 09	85,176 82	.....	92,500 00	517,034 82	521,869 43	4,834 61	521,869 43	441,250 00	70,509 21	511,759 21	5 71
Mercantile Benefit	30,780 24	27,739 12	189,519 36	.....	15,000 00	75,205 00	78,814 63	3,609 63	78,814 63	59,319 75	6,770 55	66,090 30	51 26
Mercantile Mutual Accident.	7,230 27	7,865 20	15,095 47	.....	9,005 75	51,125 50	51,577 97	452 47	51,577 97	82,194 66	16,279 20	48,473 86	13 51
Mercantile Mut. Accident So..	471 86	606 75	1,078 61	.....	65 00	10,432 00	10,432 00	.....	10,432 00	4,167 93	6,201 98	10,459 91	8 59
Merchant Tailors' Society ..	250 00	.....	250 00	.....	.....	250 00	250 00	.....	250 00	.....	.....	.....	60 31
Mohawk Valley Masonic Life	1,261 61	131 00	1,392 61	.....	151 00	1,392 61	1,392 61	42 48	1,392 61	583 00	90 39	673 39	13 06
Mutual Aid and Accident	1,716 52	10,480 41	12,196 93	.....	9,462 55	40,737 25	40,737 25	.....	40,737 25	27,969 85	11,841 83	39,811 63	29 07

TABLE No. 1 — (Continued).

ASSOCIATIONS OR SOCIETIES.	ASSETS.		INCOME.			EXPENDITURES.			RATIO OF			
	Cash or invested assets.	Other assets.	Total assets.	Total liabilities.	Paid by members.	Other receipts.	Total receipts.	Paid for claims.	Paid for expenses.	Total disbursements.	Claims paid to receipts.	Expenses to receipts.
Mu. Aid and Acc. (Class B)...	\$708 30	\$2,754 01	\$3,462 31	\$2,242 99	\$12,897 00	.....	\$12,897 00	\$7,572 99	\$4,839 48	\$12,412 47	58.72	87.52
Mutual Benefit, New York...	76 20	.....	76 20	.....	32,655 00	\$91 95	32,746 95	25,180 00	5,277 92	30,457 92	76.89	16.12
Mutual Benefit, Suffolk Co...	3,206 47	.....	3,206 47	.....	7,667 70	82 02	7,749 72	5,750 00	638 94	6,438 94	74.19	8.89
Mutual Benefit Life	42,506 63	60,954 77	103,461 40	90,273 79	165,286 96	20,967 57	186,254 53	60,011 91	83,735 99	143,747 90	52.22	44.96
Mutual Benefit Life Co.....	44,961 37	.....	44,961 37	43,630 61	79,336 57	6,543 45	85,880 02	63,919 61	17,484 16	81,403 77	74.43	20.36
Mu. Help Ass'n for O. F.....	.....	.....	.....	.....	12 00	.....	12 00	.....	8 00	8 00	.....	66.67
Mutual Relief	7,689 03	48 50	7,737 53	4,315 50	11,496 00	50 76	11,546 76	8,019 15	1,271 30	9,290 45	69.45	11.01
Mutual Relief Society	18,042 88	89,618 12	107,661 00	75,626 42	317,432 40	153 70	317,586 10	248,380 00	55,161 94	303,544 94	78.21	17.88
Mutual Reserve Fund Life...	585,434 99	492,720 19	1,078,155 18	390,750 00	1,571,675 28	9,204 11	1,580,879 39	838,979 20	416,704 22	1,255,583 42	53.06	26.36
Mutual Trust Fund Life.....	37,040 67	73,227 05	110,267 72	71,100 00	117,507 40	160 84	117,668 24	54,158 34	48,234 04	97,392 38	46.03	36.74
National Alliance.....	2,246 66	5,842 46	8,089 12	.....	4,046 51	5,366 39	9,412 90	69 00	6,068 42	6,137 42	73	64.47
National Benefit Society.....	1,175 15	550 00	1,725 15	4,835 30	29,375 58	.....	29,375 58	9,674 01	19,460 47	29,134 48	32.93	66.25
National Life.....	5,946 72	967 77	6,914 49	4,723 23	57,123 71	573 09	57,696 80	52,377 47	11,838 17	64,215 64	90.78	20.52
Nat. Military Mu. Aid.....	.....	.....	.....	198 48	197 00	222 67	419 67	.....	420 48	420 48	.....	100.11
National Provident Union...	362 27	1,628 80	1,991 07	1,847 58	6,341 55	2,752 93	9,094 48	5,479 65	3,423 79	8,903 44	60.26	37.65
New England Mu. Accident.	6,492 85	6,010 00	12,502 85	500 00	40,358 55	1,004 00	41,362 55	15,085 70	20,643 28	35,728 98	36.47	49.91
New England Mu. Aid Soc...	19,221 14	13,726 72	32,947 86	15,600 00	281,037 42	2,871 12	283,908 54	249,676 09	23,787 24	278,463 33	87.94	8.33
N. Y. and B. Ferrymens...	2,634 52	.....	2,634 52	.....	739 50	96 82	836 32	544 20	108 35	652 55	65.10	12.96
N. Y. Nat. Mu. Aid Soc...	4,966 45	23,595 12	28,561 57	28,297 12	59,272 35	.....	59,272 35	44,911 23	19,283 81	64,193 04	75.94	32.53
N. Y. State Mu. Benefit.....	19,580 10	18,490 33	38,070 43	16,215 83	54,505 00	529 43	55,034 43	25,827 32	16,437 23	42,264 60	46.93	29.87
N. Y. State Relief.....	7,228 42	101 51	7,329 93	2,475 14	30,529 20	5,010 42	35,539 62	25,829 10	4,866 15	30,695 25	72.68	18.69
No. Tier Masonic Mu. Relief.	1,020 09	1,899 00	2,919 09	1,626 00	3,072 33	12 00	3,084 33	2,341 00	240 65	2,581 65	75.91	7.80
North Am. Mu. Benefit Soc...	.....	116,650 74	243,571 27	147,186 32	796,968 23	2,205 78	799,174 01	631,766 67	137,347 86	769,114 53	48.05	59.14
Northwestern Masonic Aid...	126,920 53	.....	126,920 53	.....	9,096 70	26 72	9,123 42	8,247 00	830 70	9,077 70	90.40	9.11
Odd Fellows' Mu. Benefit...	999 75	.....	999 75	.....	.....	.....	.....	.....	.....	.....	.....	.....
Odd Fellows' Provident.....	964 77	.....	964 77	.....	9,352 20	26 16	9,378 36	8,464 00	886 20	9,350 20	90.25	9.45
Ohio Valley Life Co.....	13,534 06	11,723 35	25,257 41	13,500 00	55,100 07	46 25	55,146 32	34,400 00	24,162 61	58,562 61	62.39	48.82
Owego Mutual Benefit.....	11,136 02	24,867 86	36,003 88	29,597 20	39,803 59	788 47	40,592 06	21,977 30	14,396 02	35,473 32	51.92	35.47
Patrons' Aid Society.....	790 25	13,877 00	14,667 25	11,486 66	17,025 00	31 35	17,056 35	16,800 00	824 46	17,424 46	97.33	4.83
Peoples' Benefit	5,235 10	.....	5,235 10	.....	34,985 25	56 81	35,042 06	30,508 24	2,891 49	38,399 73	87.06	8.25
Peoples' Reserve League.....	359 23	861 11	1,220 34	2,250 00	332 10	2,547 40	2,929 50	65 00	2,505 27	2,570 27	2.22	85.50
Polar Star Mutual Benefit...	350 78	937 20	1,287 98	752 00	3,952 90	27 73	3,980 63	4,428 00	436 75	4,914 75	111.33	11.35
Preferred Mutual Accident...	443 00	4,181 00	4,624 00	1,261 80	1,055 00	184 00	1,239 00	.....	796 00	796 00	.....	64.25
Provident	739 15	.....	739 15	1,189 60	1,422 90	20 38	1,443 28	1,060 40	123 54	1,183 94	73.43	8.56
Royal Arcanum.....	38,854 65	219,345 46	252,400 11	93,506 00	1,200,192 07	8,572 38	1,298,764 45	1,260,500 00	38,509 76	1,294,009 76	97.05	2.58

Royal Templars of Temp'ce..	1,786 36	29,633 42	31,419 78	29,154 41	220,370 70	645 91	221,016 61	213,700 26	10,290 64	223,930 90	36 69	4 66
St. Lawrence Life	8,551 78	14,424 52	17,976 30	139 77	15,100 25	666 70	15,766 95	4,551 91	13,866 16	18,418 07	28 87	87 94
Seandinavian Gr. Tem. of Am.	.....	1,300 00	300 00	50 00	1,061 40	325 45	1,386 83	290 20	1,021 75	1,511 95	20 92	73 67
Security Mutual Ben. Society	6,401 70	8,171 75	14,573 45	10,313 20	-27,419 24	110 99	27,530 23	13,500 33	10,929 00	23,829 33	49 04	37 52
South'n Tier Masonic Relief.	17,294 49	1,339 41	18,633 90	.....	151,347 59	538 75	151,886 34	142,000 00	7,963 57	149,963 57	93 49	5 24
Standard Mutual Life .....	.....	.....	.....	.....	3,285 74	.....	3,285 74	3,242 21	308 00	4,150 21	98 67	27 63
Sup. Council of the Home Cl're	5,008 91	5,664 40	10,673 31	749 25	46,617 90	3,539 17	50,187 37	45,910 24	3,556 17	50,466 41	93 47	7 11
Sup. Tent of the K. of the M.	1,693 23	.....	1,693 23	.....	16,436 34	.....	16,436 34	11,223 00	4,710 64	15,933 64	68 28	28 66
Teachers' Mutual Life Assur.	2,696 23	.....	2,696 23	.....	10,338 50	14 41	10,352 91	7,500 00	338 95	7,838 95	72 44	8 27
Teachers' Provident.....	234 88	.....	234 88	.....	162 60	15 23	177 83	103 50	86 92	190 42	58 15	48 83
Telegraphers' Mutual Benefit.	51,943 72	6,371 65	58,315 37	4,597 30	31,037 33	5,292 65	36,330 03	24,896 00	2,761 73	27,657 73	68 53	7 60
Union Mutual, N. Y.	4,428 12	15,329 72	19,757 84	17,043 89	60,431 77	25 80	60,457 57	45,157 95	17,281 40	62,439 35	74 69	28 58
Union Mutual, Mich.....	4,493 09	11,870 75	22,363 84	9,000 00	53,593 54	.....	53,593 54	33,319 75	18,934 08	52,253 83	62 17	35 33
United Friends, Order of....	3,232 18	20,154 24	25,386 42	16,000 00	158,243 40	1,833 27	160,076 67	152,500 00	4,661 51	157,161 51	95 27	2 91
United States Mutual Acc....	39,116 21	55,171 13	94,287 84	79,489 11	372,280 17	20,798 08	393,078 25	158,129 67	216,899 02	375,028 69	40 23	55 18
United Workmen, An. Or ler.	.....	.....	.....	.....	445,434 40	1,670 19	447,104 59	426,732 90	18,177 20	444,970 10	95 46	4 07
United Workmen, Gr. Legion.	.....	.....	.....	.....	4,834 00	142 66	4,976 66	4,281 50	1,737 72	6,019 22	86 03	34 93
Utica Mutual Benefit.....	175 00	107 30	282 30	.....	234 65	7 00	241 65	177 99	76 43	254 42	73 55	114 23
Vol. Ex. & Vet. Firen's Sons.	.....	130 00	130 00	.....	191 35	84 65	226 00	.....	193 00	195 00	.....	86 28
Western N. Y. Masonic Relief	1,372 29	7,374 50	8,746 79	5,179 39	22,085 00	33 98	22,118 98	20,535 21	1,429 71	21,964 92	92 84	6 46
Western New York Relief....	73 85	.....	73 85	.....	242 00	.....	242 00	130 00	69 90	229 90	66 12	28 88
Williamsb'h Mas. Mut. Benefit	4,535 34	.....	4,535 34	4,535 34	21,952 42	374 73	22,327 15	26,806 72	1,554 80	28,361 52	120 06	6 96
Women's Mut. Ins. & Acc. Co.	3,060 57	8,601 65	11,662 22	8,669 91	19,471 63	2,938 93	22,410 56	6,753 45	11,205 91	17,959 36	30 13	50 00
Totals.....	\$2,815,460 37	\$2,971,651 46	\$5,787,111 88	\$2,482,230 54	\$16,345,130 88	\$285,730 85	\$16,630,351 73	\$13,461,772 16	\$2,337,588 09	\$15,799,360 25	80 94	14 06

TABLE No. II.

Showing a general summary of the General Business and of the business in the State of New York of each Co-operative Association or Society transacting business in this State December 31, 1885.

ASSOCIATIONS OR SOCIETIES.	GENERAL BUSINESS.				BUSINESS IN STATE OF NEW YORK.				
	Number of policies in force Dec. 31, 1884.	Number written during the year 1885.	Number terminated during the year 1885.	Number in force Dec. 31, 1885.	Number of policies in force Dec. 31, 1884.	Number written during the year 1885.	Number terminated during the year 1885.	Number in force Dec. 31, 1885.	Amount of losses paid during the year 1885.
Albany Boatmen's Relief.....	1,467	29	295	1,201	1,467	29	295	1,201	\$38,070 00
Albany Masonic Relief.....	1,082	19	42	1,059	1,082	19	42	1,059	13,044 00
Albany Mutual Benefit.....	702	27	51	678	702	27	51	678	6,847 98
American Co-operative Relief.....	1,839	619	760	1,698	1,839	619	760	1,698	34,311 80
American Knights of Protection.....	.....	165	1	164	.....	165	1	164	9 25
American Protective.....	626	496	205	917	626	496	205	917	1,096 75
Bank Clerks' Mutual Benefit.....	1,176	23	28	1,171	1,176	23	28	1,171	21,069 00
Bankers and Merchants' Alliance.....	640	111	31	720	640	111	31	720	8,203 20
Bay State Beneficiary.....	5,172	1,780	459	6,493	.....	333	.....	333	4,000 00
Bookbinders' Provident.....	957	31	74	914	.....	31	74	914	17,764 00
Bookbinders' Provident No. 2.....	604	12	48	573	604	12	43	573	5,246 00
Booksellers and Stationers' Provident.....	846	42	73	815	846	42	73	815	5,157 00
Brooklyn Masonic Mutual Relief.....	1,021	18	38	1,001	1,021	18	38	1,001	12,930 10
Brooklyn Mutual Aid.....	2,229	4	40	1,993	2,229	4	40	1,993	1,482 00
Brooklyn Volunteer Firemen's.....	.....	447	1	446	.....	447	1	446	100 00
Buffalo Mutual Accident.....	312	322	382	252	312	322	382	252	1,074 03
Buffalo Mutual Life and Reserve.....	2,832	1,626	1,007	3,451	2,468	1,494	874	3,088	19,000 00
Builders and Manufacturers' Mutual Benefit.....	336	88	34	390	336	88	34	390	1,240 50
Catholic Benevolent Legion.....	5,637	2,963	349	8,251	3,078	1,713	235	4,556	58,000 00
Catholic Knights of America.....	12,608	2,721	896	14,433	744	256	.....	1,000	16,000 00
Catholic Mutual Benefit.....	9,622	2,436	472	11,586	5,078	942	184	5,836	88,000 00
Central New York Accident and Relief.....	769	215	7	977	769	215	7	977	2,576 61
Chautauqua Mutual Life.....	120	507	7	420	120	307	7	420	.....
Chenango Mutual Relief.....	415	420	89	746	415	420	89	746	1,661 25
Chosen Friends, Order of.....	22,737	7,318	3,880	26,175	2,368	1,235	344	3,259	47,500 00
Cincinnati Life.....	1,688	303	219	1,772	.....	.....	.....	.....	.....
Commercial Travelers.....	3,254	182	246	3,190	3,254	182	246	3,190	180,000 00
Commercial Travelers' Mutual Accident.....	753	279	72	960	753	279	72	960	4,174 90
Co-operative Life and Accident.....	967	834	424	1,377	757	638	319	1,076	24,070 90
Cortland Wagon Co. Mutual Aid.....	.....	85	.....	85	.....	85	.....	85	.....

Covenant Mutual Benefit.....	17, 880	5, 704	1, 702	21, 382	584	215	138	761	7, 500 00
De Witt Clinton Ready Relief.....	.....	100	.....	100	.....	100	.....	100	.....
Dry Goods' Mutual Benefit.....	574	48	8	614	574	48	8	614	2, 000 00
Empire Order of Mutual Aid.....	7, 194	488	942	6, 740	7, 194	488	942	6, 740	154, 073 00
Equal Rights Benefit.....	965	186	202	949	965	186	202	949	4, 665 15
Equitable Accident.....	1, 583	8, 564	2, 759	7, 383	1, 294	5, 351	1, 897	4, 748	20, 619 92
Equitable Aid Union.....	14, 687	2, 481	1, 555	15, 613	7, 550	703	567	7, 686	138, 602 50
Equitable Reserve Fund Life.....	525	512	124	913	452	290	102	640	7, 142 91
Expressmen's Mutual Benefit.....	3, 402	160	246	3, 316	969	30	69	930	27, 703 00
Family Fund Society.....	1, 004	2, 640	1, 011	2, 533	1, 004	2, 392	990	2, 406	28, 000 00
Farmers' Mutual Benefit.....	749	82	150	681	749	82	150	681	6, 351 00
Fidelity Mutual Life.....	3, 398	1, 477	669	4, 206	129	138	53	214	4, 000 00
Foresters, Ancient Order of.....	2, 349	448	468	2, 329	462	91	41	512	5, 500 00
Fraternity of Friendly Fellows.....	.....	61	.....	61	.....	61	.....	61	.....
Friends of Humanity.....	655	362	232	785	485	80	167	398	1, 000 00
German Masonic Mutual Relief.....	269	11	11	269	269	11	11	269	1, 069 00
Gold and Stock Life Insurance.....	153	47	4	196	153	47	4	196	850 00
Golden Chain, Order of.....	2, 940	1, 560	447	4, 053	35	80	4	111	.....
Golden Eagle.....	627	2, 151	1, 640	1, 138	627	2 151	1, 640	1, 138	577 25
Good Templars' Mutual Benefit.....	114	30	17	127	114	30	17	127	120 95
Hartford Life and Annuity Insurance Company.....	15, 060	6, 005	2, 230	18, 835	1, 892	138	142	1, 888	125, 000 00
Home Benefit.....	2, 803	2, 598	1, 550	3, 851	1, 295	2, 179	1, 237	2, 237	29, 841 84
Home Benefit Society.....	1, 667	432	609	1, 510	1, 202	408	481	1, 129	18, 062 34
Home Provident Safety Fund.....	1, 338	596	348	1, 586	.....	.....	.....	.....	.....
Hoosac Falls Mutual Relief Society.....	768	337	186	919	768	337	186	919	5, 495 94
Income and Life.....	.....	21	.....	21	.....	21	.....	21	.....
Industrial Benefit.....	.....	223	.....	223	.....	223	.....	223	.....
Insurance Clerk's Mutual Benefit.....	659	12	40	631	659	12	40	631	9, 000 00
Knickerbocker Mutual Benefit.....	.....	.....	.....	.....	.....	.....	.....	.....	1, 608 00
Knights of Columbus.....	445	793	351	887	435	751	345	841	1, 670 00
Knights of Honor, Supreme Lodge.....	128, 601	8, 982	12, 088	125, 495	15, 538	1, 007	1, 194	15, 351	438, 000 00
Knights of Pythias.....	26, 489	14, 800	24, 138	17, 151	2, 040	1, 353	1, 868	1, 525	38, 455 00
Knights of St. John and Malta.....	232	71	45	258	120	51	30	141	579 98
Knights Templars and Masonic Mutual Aid.....	4, 560	433	298	4, 695	1, 691	236	158	1, 769	57, 000 00
Legion of Justice.....	391	248	30	609	391	248	30	609	1, 854 97
Life Union.....	.....	982	6	976	.....	982	6	976	120 00
Mariners' Mutual Benefit.....	233	146	3	376	233	146	3	376	882 00
Masonic Benevolent.....	4, 775	1, 500	993	5, 282	45	435	49	431	.....
Masonic Guild and Mutual Benefit.....	1, 115	99	340	874	1, 115	99	340	874	14, 455 22
Masonic Life.....	2, 146	136	268	2, 014	2, 146	136	268	2, 014	145, 264 00
Masonic Mutual Life.....	624	503	37	1, 090	63	157	8	212	2, 180 00
Massachusetts Benefit.....	9, 966	1, 643	1, 039	10, 570	1, 311	160	124	1, 347	69, 000 00
Mercantile Benefit.....	2, 315	2, 232	63	2, 484	2, 315	232	63	2, 484	59, 179 75
Mercantile Mutual Accident.....	3, 710	3, 213	3, 644	3, 279	20	59	18	61	506 43

Patron's Aid Society.....	885	12	274	623	722	9	219	512	12,000 00
People's Benefit.....	1,777	80	209	1,648	1,777	80	209	1,648	30,508 24
People's Reserve League.....	.....	154	.....	154	.....	154	.....	154	66 00
Polar Star Mutual Benefit.....	473	1	43	431	473	1	43	431	4,423 00
Preferred Mutual Accident.....	.....	1,427	.....	1,427	.....	1,427	.....	1,427	.....
Provident.....	300	27	8	319	300	27	8	319	1,060 40
Royal Arcanum.....	53,811	9,217	2,071	60,957	8,869	1,671	322	10,218	232,500 00
Royal Templars of Temperance.....	15,113	1,541	2,124	14,530	7,313	759	433	7,639	.....
St. Lawrence Life.....	611	706	104	1,213	341	355	72	624	2,840 33
Scandinavian Grand Temple of America.....	516	134	146	504	140	5	93	52	.....
Security Mutual Benefit Society.....	647	286	98	815	647	266	98	815	13,485 83
Southern Tier Masonic Relief.....	3,397	160	232	3,325	2,352	91	1,002	1,441	76,000 00
Standard Mutual Life.....	145	32	177	.....	145	32	177	.....	3,242 21
Supreme Council of the Home Circle.....	2,706	473	296	2,883	477	108	56	529	7,351 98
Supreme Tent Knights of the Maccabees.....	987	1,361	221	2,127	76	399	24	451	.....
Teachers' Mutual Life Assurance.....	2,031	100	67	2,064	2,031	100	67	2,064	7,500 00
Teachers' Provident.....	156	19	89	86	156	19	89	86	103 50
Telegraphers' Mutual Benefit.....	3,081	307	133	3,255	797	93	42	848	7,000 00
Union Mutual, N. Y.....	2,887	1,054	1,939	2,002	2,887	1,054	1,939	2,002	45,157 95
Union Mutual, Mich.....	2,080	703	364	2,419	.....	.....	.....	.....	.....
United Friends, Order of.....	7,668	2,639	864	9,443	4,005	1,123	465	4,663	89,000 00
United States Mutual Accident.....	20,021	16,551	9,260	27,312	7,456	5,207	2,653	10,010	54,469 71
United Workmen, Ancient Order of.....	19,674	2,716	1,509	20,881	19,674	2,716	1,509	20,881	418,000 00
United Workmen, Grand Legion.....	773	157	247	683	773	157	247	683	4,281 50
Utica Mutual Benefit.....	92	1	32	61	92	1	32	61	177 99
Western New York Masonic Relief.....	972	16	134	854	972	16	134	854	30,535 21
Western New York Relief.....	157	23	10	170	157	23	10	170	160 00
Williamsburgh Masonic Mutual Benefit.....	880	.....	141	739	880	.....	141	739	26,806 72
Women's Mutual Insurance and Accident Company:	2,321	1,326	1,827	1,820	2,321	1,326	1,827	1,820	5,093 38
Totals.....	584,804	181,983	113,701	653,086	196,510	65,126	37,305	224,331	\$4,013,592 51

TABLE No. III

Showing the name and location of each Co-operative Association or Society authorized to transact business in the State of New York, together with the names of its Officers, and the names and residences of Attorneys upon whom process may be served.

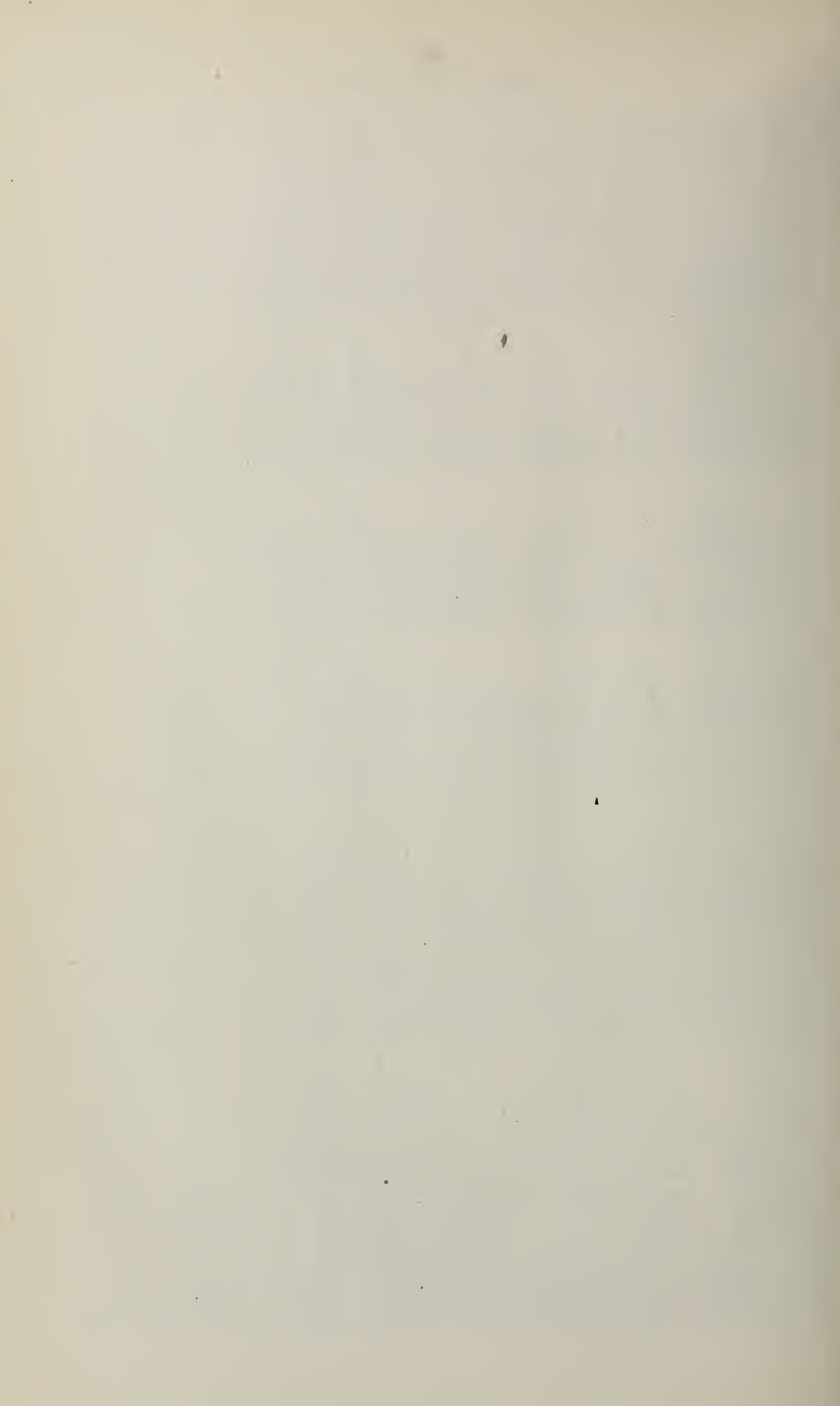
ASSOCIATIONS OR SOCIETIES.	Location.	OFFICERS.		ATTORNEY ON WHOM PROCESS MAY BE SERVED.	
		President.	Secretary.	Name.	Residence.
Albany Boatmen's Relief.....	Museum Building, Albany, N. Y.	Robert D. Williams..	Samuel Cook.....	Galen R. Hitt	Albany, N. Y.
Albany Masonic Relief.....	116 State st., Albany, N. Y.	H. I. Herschberger..	John Fonda	John Fonda	116 State st., Albany, N. Y.
Albany Mutual Benefit.....	63 South Pearl st., Albany, N. Y.	E. C. Edmonds	John J. Cox	Fred. E. Wadhams..	Tweddle Bdg., Albany, N. Y.
American Co-operative Relief	33 & 34 White Men. Bldg., Syra.	Henry L. Duguid....	Daniel W. Beadel...	H. L. Duguid.....	Syra. Sav. B'k, Syra., N. Y.
American Knights of Protection.....	322 Court st., Brooklyn, N. Y.	S. M. McMurray	Joseph W. Schmidt..	John Reynolds.....	581 Carlton av., B'klyn, N. Y.
American Protective	464 Grand st., Brooklyn, N. Y.	John H. Snyder.....	D. C. Demeritt	Lewis P. Grover.....	270 S. 5th st., B'klyn, N. Y.
Bank Clerks' Mutual Benefit	14 Pine st., New York	E. T. Hulst	Franklin C. Elder...	Miller, P'kham & Dix'n	Drexel Bdg., B'd & Wall, N. Y.
Bankers and Merchants' Alliance.....	170 Broadway, New York	Geo. W. Laird.....	Henry W. Pope	Wm. J. Underwood..	170 Broadway, New York.
Bay State Beneficiary	Westfield, Mass.....	John R. Reed.....	Samuel C. Gaylord..	Supt. of Ins. Dept...	Albany, N. Y.
Benai Berith, Independent Order of...	908 Third avenue, New York ..	Julius A. Levy.....	S. Hamburger.....	S. Hamburger	908 Third av., New York.
Bookbinders' Provident.....	150 Nassau st., New York.....	Robert Rutter.....	E. J. Campbell.....	R. Rutter.....	116 E. 14th st., New York.
Bookbinders' Provident, No. 2.....	150 Nassau st., New York.....	William H. Orton....	E. J. Campbell	R. Rutter.....	116 E. 14th st., New York.
Booksellers and Stationers' Provident..	60 Duane st., New York.....	Chas. T. Dillingham..	Andrew Geyer.....	S. Burdett Hyatt....	Marine Court, N. Y. city.
Brooklyn Masonic Mutual Relief	9 Willoughby st., Brooklyn, N. Y.	L. F. Briggs.....	Geo. M. Anderson...	Geo. M. Anderson...	9 Willoughby st., B'klyn, N. Y.
Brooklyn Mutual Aid.....	374 Gold st., Brooklyn, N. Y.	Wm. Maddren	E. J. Campbell.....	Wm. Maddren	1 Hanson pl., B'klyn, N. Y.
Brooklyn Volunteer Firemens.....	Brooklyn, N. Y.	John Courtney.....	John F. Murtagh....	Supt. of Ins. Dept...	Albany, N. Y.
Buffalo Mutual Accident ..	R. 50 Chapin Bl'k, W. Swan st., Buff.	William H. Sloeum..	Charles G. Read.....	Charles G. Read.....	R. 50 Chapin Bl'k, Buff., N. Y.
Buffalo Mutual Life and Reserve.....	202 Main st., r. 37 & 38, Buff., N. Y.	M. M. Fenner	J. W. Woodruff.....	J. W. Woodruff.....	202 Main st., Buff., N. Y.
Builders & Manufacturers' Mut. Benefit	239 Broadway, New York	John J. Tucker	Amos J. Bicknell....	Wm. T. Comstock...	256 W. 55th st., New York.
Catholic Benevolent Legion.....	38 & 40 Court st., Brooklyn, N. Y.	John D. Kelley, Jr..	John D. Carroll.....	John R. Kuhn	26 Court st., B'klyn, N. Y.
Catholic Knights of America.....	Lebanon, Ky	Wm. E. Russell	John Barr	Supt. of Ins. Dept...	Albany, N. Y.
Catholic Mutual Benefit.....	Allegany, N. Y.	W. C. Shields, Corry, Pa	C. J. Hickey, Alle., N. Y.	James Martin	Niagara Falls, N. Y.
Central New York Accident and Relief.	51 East State st., Ithaca, N. Y.	Levi Kenney	F. M. Bush.....	O. P. Hyde.....	Ithaca, N. Y.
Chautauqua Mutual Life	Elliot B'k, Erie st., Mayv'e, N. Y.	James Granger.....	Willis H. Tennant...	W. H. Tennant.....	Mayville, N. Y.
Chenango Mutual Relief	Oxford, N. Y.	Gerrit H. Perkins ..	Charles W. Brown...	William R. Mygatt...	Oxford, N. Y.
Chosen Friends, Order of	English's O. H. B'k Indianap., Ind.	H. H. Morse, N. Y. city	T. B. Linn, Indi'ap., Ind	Supt. of Ins. Dept...	Albany, N. Y.
Cincinnati Life.....	66 W. Third st., Cincinnati, O.	J. R. Bauness.....	J. H. Gray.....	Supt. of Ins. Dept...	Albany, N. Y.
Commercial Travelers'	5 Pike Block Syrause, N. Y.	James H. Eaton.....	J. Will Page	James H. Eaton....	Globe Hotel, Syra., N. Y.
Commercial Travelers' Mutual Accident	Rm. 12 Commercial Bldg., Utica, N. Y.	Henry D. Pixley....	Edward Trevvett....	H. D. Pixley	418 Genesee st., Utica, N. Y.
Co-operative Life and Accident.....	169 & 171 Broadway, New York.	E. C. Hazard.....	Lewis A. Osborn....	Chas. C. Leeds	120 Broadway, New York.

Cortland Wagon Co. Mutual Aid.	Cortland, N. Y.	W. M. Harter	James Letts	H. L. Bronson	9 Schermerh'n Bdg., Cortl'd. Albany, N. Y.
Cove ant Mutual Benefit.	103 Prairie st., Galesburg, Ill.	A. W. Berggren	E. F. Phelps	Supt. of Ins. Dept.	Albany, N. Y.
De Witt Clinton Ready Relief ..	698 Quincy st., Brooklyn, N. Y.	John T. Barnard	Warren Jones	Warren Jones	698 Quincy st., B'klyn, N. Y.
Dry Goods Mutual Benefit.	335 Broadway, Moffat Bld'g, N. Y.	Wm. B. Fuller	E. M. Cunningham	Philip W. Kopper	346 Broadway, New York.
Empire Order of Mutual Aid.	86 State st., Albany, N. Y.	Charles A. Gould. . .	Charles W. Mead	Charles W. Mead	Albany, N. Y.
Equal Rights Benefit.	442 and 444 Bd'way, Albany, N. Y.	Henry Kelly	S. P. Simmons	Francis H. Woods	City Hall, Albany, N. Y.
Equitable Accident.	96 Court st., Binghamton, N. Y.	John Anderson	James B. Arnold	Chapman & Lyon	83 & 85 Court st., Bing., N. Y.
Equitable Aid Union.	Columbus, Pa.	D. A. Dewey	W. H. Muzzy	Supt. of Ins. Dept.	Albany, N. Y.
Equitable Reserve Fund Life	171 Broadway, New York.	Charles M. Hibbard	O. S. Bogert	Samuel Fleischman	61 Broadway, New York.
Expressmen's Mutual Benefit.	152 Baldwin st., Elmira, N. Y. . .	Henry W. Dwight ..	Sutherland De Witt ..	Thomas G. Wallis	152 Baldwin st., Elmira, N. Y.
Family Fund Society.	Room 65 St'w't Bld'g, 280 By., N. Y.	Chauncey Vibbard ..	Judson J. Blake	Remington Vernam ..	198 Broadway, New York.
Farmers' Mutual Benefit	Oncida, N. Y.	B. Franklin Chapman	George Lawrence	John F. Tuttle	Oncida, N. Y.
Fidelity Mutual Life.	914 Walnut st., Philadelphia, Pa.	L. G. Fouse	W. S. Campbell	Supt. of Ins. Dept.	Albany, N. Y.
Foresters, Ancient Order of	170 Broadway, New York.	John H. Leys	E. M. McMurtry	John F. McIntyre	170 Broadway, New York.
Fraternity of Friendly Fellows.	33 Bark Row, New York.	I. G. H. Lehman	Charles A. Gescheidt ..	I. G. H. Lehmann	13 King st., New York.
Free Sons of Israel, Indp't Order of ..	27 Second ave, New York.	I. Hamburger	H. J. Goldsmith	H. J. Goldsmith	27 Second av., New York.
Friends of Humanity.	50 West 125th st., New York.	Moritz Ellenger	Leo. Goldschmiedt	J. Homer Hildreth	291 Broadway, New York.
German Masonic Mutual Relief.	194½ Chrystie st., New York.	Gustav Lauter	Hermann Conrad	Herman Schroeter	58 E. 4th st., New York.
Gold and Stock Life Insurance	16 Broad st., New York.	Daniel E. Pike	A. J. Driver	Daniel E. Pike	16 Broad st., New York.
Golden Chain, Order of	83 Walker st., Baltimore, Md.	C. C. Bitting	A. Stanley Wier	Supt. of Ins. Dept.	Albany, N. Y.
Golden Eagle	278 South 5th st., B'klyn, E. D. N. Y.	A. B. Barnes	S. H. Devore	Charles F. Miller	533½ Grand st., B'klyn, N. Y.
Good Templars' Mutual Benefit.	174 Meigs st., Rochester, N. Y.	W. Martin Jones	George T. Fish	C. A. Keeler	2, 3 & 4 Osburn H. B'k, Roch.
Hartford Life and Annuity Ins. Co.	230 Asylum st., Hartford, Conn.	F. R. Foster	Stephen Ball	Supt. of Ins. Dept.	Albany, N. Y.
Home Benefit.	137 Broadway, New York.	John C. Barnes	Eugene A. Baker	Andrew S. Brownell ..	137 Broadway, New York.
Home Benefit Society.	161 Broadway, New York.	John F. H. King	George W. Godward ..	George W. Godward ..	161 Broadway, New York.
Home Provident Safety Fund	89 Liberty st., New York.	F. H. Smith, Jr.	George Gretsinger	N. Denison Morgan ..	45 Lafayette pl., New York.
Hoosac Falls Mutual Relief Society ..	Chenango B'ck, M'n st., H'c F'ls.	C. W. Easton	C. H. Stockwell	Willis E. Heaton	Hoosac Falls, N. Y.
Income and Life.	265 Broadway, New York.	Edm'd C. Bramhall ..	Jacob E. Parsons	J. E. Parsons	265 Broadway, New York.
Industrial Benefit.	338 Broadway, New York.	Howell Smith	Albert Mcnet	Albert Mcnet	338 Broadway, New York.
Insurance Clerks' Mutual Benefit.	156 Broadway, New York.	Charles E. Shade	Charles F. Allen	Edward Rowell	55 Liberty st., New York.
Knickerbocker Mutual Benefit.	10 Furman st., Brooklyn, N. Y.	Edwin A. Fitch	James M. Desmond ..	L. O. Reeve	203 Keap st., B'klyn, N. Y.
Knights of Columbia.	20 Union ave., Rondout, N. Y.	Charles B. Bovier	D. J. Auchmoody	D. J. Auchmoody	Rondout, N. Y.
Knights of Honor.	St. Louis, Mo.	Frank D. Sloat	B. F. Nelson	Supt. of Ins. Dept.	Albany, N. Y.
Knights of Pythias.	916 I st., N. W., Washington, D. C.	Jno. Van Valkenburg	Halvor Nelson	Supt. of Ins. Dept.	Albany, N. Y.
Knights of St. John and Malta.	175 East 120th st., New York.	R. P. Hallgreen	J. L. McElroy	John L. Davies, Jr.	237 Broadway, New York.
Knights Templars and Masonic Mut. Aid.	27½ W. 3d st., Cincinnati, Ohio.	E. T. Carson	Charles Brown	Supt. of Ins. Dept.	Albany, N. Y.
Legion of Justice.	2094 Lexington ave., New York.	S. M. Lyon	Sarah E. Davis	Charles R. W. Davis ..	2094 Lexington av., N. Y.
Life Union.	24 Park place, New York.	Thomas S. Johnson ..	John S. Purdy	Thomas B. Odell	67 Wall st., New York.
Mariners' Mutual Benefit.	169 Broadway, New York.	Martin Hubbe	Rufus S. King	J. Travis King	118 Wall st., New York.
Masonic Benevolent.	10 East Broadway, Mattoon, Ill.	Jonathan Richmond ..	John F. Scott	Supt. of Ins. Dept.	Albany, N. Y.
Masonic Guild and Mutual Benefit.	Room 65, Astor House, N. Y.	Robert Black	Isaac Simonson	Adolphus D. Pape	196 Broadway, New York.
Masonic Life.	162 Pearle st., Buffalo, N. Y.	James McCredie	Nelson O. Tiffany	David F. Day	162 Pearle st., Buff., N. Y.
Masonic Mutual Life.	Cleveland, Ohio	F. W. Pelton	Fred A. Morse	Supt. of Ins. Dept.	Albany, N. Y.

TABLE No. III —(Continued).

ASSOCIATIONS OR SOCIETIES.	Location.	OFFICERS.		ATTORNEY ON WHOM PROCESS MAY BE SERVED.	
		President.	Secretary.	Name.	Residence.
Massachusetts Benefit.....	R'ms 25-26, Trem't Tem., Boston.	Willard Marcy	Geo. A. Litchfield ...	Supt. of Ins. Dept...	Albany, N. Y.
Mercantile Benefit.....	319 Broadway, New York	Joseph W. Congdon.	Russell P. Hoyt.....	Abel Crook	93 Nassau st., New York.
Mercantile Mutual Accident.....	18 Post-office Square, Bos., Mass.	William B. Brown...	Wm. L. Wellman ...	Supt. of Ins. Dept...	Albany, N. Y.
Mercantile Mutual Accident Society...	52 State street, Albany, N. Y. ...	Robert H. Weir	Wm. C. Hickox.....	Wm. C. Hickox	52 State st., Albany, N. Y.
Mercantile Tailors' Society	13 W. 27th street, New York	Andrew Patterson...	Thos. O. Denny. ...	Jacob W. Feeter	128 Broadway, New York.
Mohawk Valley Masonic Life.....	Ilion, N. Y.	Chas. W. Carpenter...	Joseph P. Ogden....	Joseph P. Ogden....	Ilion, N. Y.
Mutual Aid and Accident	134 Powers' Block, Roch., N. Y..	O. N. Crane.....	D. J. Woodworth ...	George Raines	Sav. Bk. B'dg, Roch., N. Y.
Mutual Aid and Accident (Class B).....	134 Powers' B'k, Rochester, N. Y.	O. N. Crane.....	D. J. Woodworth ...	George Raines	Sav. Bk. B'dg, Roch., N. Y.
Mutual Benefit, New York	233 Broadway, New York	A. L. Souland	Wm. D. Chandler ...	Edward Barr	78 John st., New York.
Mutual Benefit, Suffolk County	Riverhead, N. Y.	J. Martin Wagner...	Abaz Bradley	B. K. Payne.....	Riverhead, N. Y.
Mutual Benefit Life.....	240 Broadway, New York	Edward Henry Kent.	Wm. L. Gardner ...	Edward Henry Kent.	240 Broadway, New York.
Mutual Benefit Life Company.....	118 Asylum st., Hartford, Conn..	Alfred R. Goodrich..	De Witt J. Peck	Supt. of Ins. Dept...	Albany, N. Y.
Mut. Help Association for Odd Fellows.	Odd F. Hall, Trumansb'rgh, N. Y.	B. F. Tompkins.....	C. F. Hunter	B. F. Tompkins	Trumansburgh, N. Y.
Mutual Relief	908 Third avenue, New York.....	Henry S. Herman ...	Leopold Woodlee ...	Henry S. Herriman ..	553 Broadway, New York.
Mutual Relief Society.....	12 & 14 Durand Bld'g, Roch., N. Y.	Sylvenus A. Ellis...	H. J. McCormick....	John M. Dunning...	85 Powers' Block, Roch.
Mutual Reserve Fund Life.....	55 Liberty street, New York.....	Edward B. Harper...	Frederick T. Brame...	Alfred Taylor	55 Liberty st., New York.
Mutual Trust Fund Life.	18 Broadway, New York	W. J. Walker	C. H. Roberts	Alfred Taylor	50 Wall st., New York.
National Alliance.....	Temple Court, 5 Beckman st, N. Y.	Ward B. Sherman...	H. M. Munsell	Ward B. Sherman...	Temple Court, New York.
National Benefit Society	32 Liberty street, New York.....	George Merrill	F. Delano.....	L. P. Levy	71 Broadway, New York.
National Life	180 S. High street, Columbus, O.	M. A. Daugherty...	D. E. Stevens	Supt. of Ins. Dept...	Albany, N. Y.
National Military Mutual Aid.....	82 Nassau street, New York.....	Horatio C. King.....	Andres Cassard	Horatio C. King.....	115 Broadway, New York.
National Provident Union.....	83 Pine street, New York.....	Edward O. Bragdon.	Joseph L. Killgore ..	Ira D. Warren.....	170 Broadway, New York.
New England Mutual Accident	31 Milk street, Boston, Mass.....	Augustus P. Martin.	Benjamin F. Dyer...	Supt. of Ins. Dept...	Albany, N. Y.
New England Mutual Aid Society.....	31 Milk street, Boston, Mass.....	Augustus P. Martin.	Benjamin F. Dyer...	Supt. of Ins. Dept...	Albany, N. Y.
New York and Brooklyn Ferrymen's...	176 Grand st., B'klyn, E. D., N. Y.	Jacob Warner	Isaac H. Pryer	John T. Ballou	111 8th st., B'klyn, E. D.
New York National Mut. Aid Society ..	159 Powers' B'k, Rochester, N. Y.	Henry S. Hebard....	Daniel T. Hunt	Charles S. Baker	116 Powers' Block, Roch.
New York State Mutual Benefit....	67 Warren street, Syracuse, N. Y.	Nirom M. Crane	E. W. Baxter	E. W. Baxter	67 Warren st., Syracuse.
New York State Relief.....	44 State street, Albany, N. Y.	Wm. J. Weaver.....	James E. Allanson...	Charles W. Mead.....	86 State st., Albany, N. Y.
Northern Tier Masonic Mutual Relief ..	E. Masonic Hall, Ogd'sb'rg'h, N. Y.	Gates Curtis	W. W. Fulton	Gates Curtis	Lake st., Ogdensb'gh, N. Y.
North American Mut. Benefit Society ..	499 Broadway, Brooklyn, N. Y. ...	Frederick A. Gaus ..	Martin Ph. Welsel ..	M. Hallheimer	499 B'way, Brooklyn, N. Y.
Northwestern Masonic Aid.....	Home Ins. Building, Chicago, Ill.	Daniel J. Avery	James A. Stoddard..	Supt. of Ins. Dept...	Albany, N. Y.
Odd Fellows' Mutual Benefit.....	297 Livingston st., Brooklyn, N. Y.	Jos. M. E. Burnett ..	John H. Sutter.....	John H. Sutter.....	297 Liv. st., B'klyn, N. Y.
Odd Fellows' Provident.....	153 S. Elliott place, B'klyn, N. Y.	S. L. Rowland	E. Jacobs.....	E. Jacobs.....	153 S. Elliott pl., Brooklyn.
Ohio Valley Life.....	1308 Market st., Wheeling, W. Va.	I. H. Duval	Wm. C. Handlan....	Sapt. of Ins. Dept...	Albany, N. Y.

Owego Mutual Benefit.....	Post-office Block, Owego, N. Y. . .	Foster N. Mabee . . .	John J. Van Kleeck . .	Frank M. Baker . .	Owego, N. Y. .
Patrons' Aid Society.....	154 Lake street, Elmira, N. Y. . .	George S. McCann . .	E. J. Young	E. J. Young	Hoffman st., Elmira, N. Y. .
People's Benefit.....	3 Hendrick's Bl'k, Syracuse, N. Y. .	Austin C. Wood	A. A. Schenck	M. A. Knapp	Larned Bld'g, Syrac., N. Y. .
People's Reserve League.....	90 Oakland st., B'klyn, E. D., N. Y.	Lewis P. Dexter	Rudolph Cibulsky . . .	Clark D. Rhinehart . .	180 Grand st., B'klyn, E. D. .
Polar Star Mutual Benefit.....	59 Avenue D, New York.	George W. Weed	Smith S. Merritt	Samuel Sanderson . . .	333 Grand st., New York. .
Preferred Mutual Accident.....	13 Park Row, New York	Henry L. Coe	Kimball C. Atwood . . .	Nicholas A. Bour	524 Broadway, New York. .
Provident.....	Grand st., Maspeth, L. I., N. Y. . .	James S. Fairbrother . .	Ansel L. Freeman	Jno. E. Van Nostrand . .	206 Broadway, New York. .
Royal Arcanum	7 Exchange place, Boston, Mass. .	A. C. Trippe	W. O. Robson	Supt. Ins. Departm't. . .	Albany, N. Y.
Royal Templars of Temperance.....	48 W. Eagle st., Buffalo, N. Y. . .	J. H. Tatem	E. H. Abbott.	C. K. Porter	Room 20, Am. Bl'k, Buff'lo. .
St. Lawrence Life.....	Temple Ct., 5 & 7 B'kman st, N. Y. .	John J. Barnsdall	William D. Archbold . .	Charles H. Lovett	Room 117, Temple Ct., N. Y. .
Scandinavian Grand Temple of America	782 Fulton st., Brooklyn, N. Y. . .	John A. Ringholm	G. Seftorn	N. Dana Wells	44 & 46 Exchange pl., N. Y. .
Security Mutual Benefit Society	233 Broadway, New York	A. L. Soulard	Wm. D. Chandler	Wm. D. Snow	102 Broadway, New York. .
Southern Tier Masonic Relief.....	100 Lake street, Elmira, N. Y. . . .	C. N. Shipman	H. B. Berry	Chas. A. Collin	Elmira, N. Y.
Standard Mutual Life.....	233 Broadway, New York	R. Carman Combes	Wm. D. Chandler	Wm. D. Snow	102 Broadway, New York. .
Supreme Council of the Home Circle . .	Boston, Mass.	Joel Seaverns	Julius M. Swain	Supt. Ins. Departm't. . .	Albany, N. Y.
Supreme Tent Knights of the Maccabees	99 Huron ave., Port Huron, Mich. .	J. S. Kite	N. S. Boynton	Supt. Ins. Departm't. . .	Albany, N. Y.
Teachers' Mutual Life Insurance.....	C't. Sch. No 79, 42 First st., N. Y. . .	Henry C. Martin	Alanson Palmer	Henry C. Litchfield . . .	42 First st., New York. .
Teachers' Provident	753 Broadway, New York	N. A. Calkins	A. S. Bush	Edward S. Peck	293 Broadway, New York. .
Telegraphers' Mutual Benefit.....	195 Broadway, New York	A. R. Brewer	Charles P. Bruch	Clarence Cary	59 Wall st., New York. .
Union Mutual, New York	Bath, Steuben Co., N. Y.	Julius Stickney	Silas D. Aulls	Silas D. Aulls	Bath, Steuben Co., N. Y. .
Union Mutual, Michigan.	12 Main st., Battle Creek, Mich. . .	Charles Austin	Charles E. Foote	Supt. Ins. Departm't. . .	Albany, N. Y.
United Friends, Order of.....	8 Liberty st., Poughkeepsie, N. Y. .	James W. Davis	O. M. Shcdd	John C. Nott	Albany, N. Y.
United States Mutual Accident.....	326 and 322 Broadway, New York. .	Charles B. Peet	James R. Pitcher	Charles B. Peet	569 Broadway, New York. .
United Workmen, Ancient Order of . . .	Dunkirk, N. Y.	W. J. Donnell	N. J. Horton	N. J. Horton	Dunkirk, N. Y.
United Workmen, Grand Legion	54 E. Eagle st., Buffalo, N. Y. . . .	John J. Powers	James McIntyre	Leroy Andrus	Main st., Buffalo, N. Y. .
Utica Mutual Benefit.....	188 Genesee st., Utica, N. Y. . . .	Wm. Reichert	Henry G. Beltz	John Nelbach	186 Whitesboro st., Utica. .
Volunteer Ex. and Vet. Firemen's Sons.	124 W. 28th st., New York.	Jos. H. Brice	Joseph C. Daniell	Geo. F. Haller, Jr.	124 W. 28th st., New York. .
Western New York Masonic Relief.....	17 Elwood Block, Rochester, N. Y. .	Jacob G. Maurer	Clifton C. Gifford	John W. Stebbins	8 Chestnut st., Roch., N. Y. .
Western New York Relief	Sherman, Chautauqua Co., N. Y. . .	John T. Green	B. J. Coffin	William F. Green	Sherman, Chan. Co., N. Y. .
Williamsburgh Masonic Mutual Benefit.	81 Broadway, Brooklyn, N. Y. . . .	Wm. S. Conely, Jr. . . .	Wm. Dunscomb	H. C. Sawtelle	214 Hooper st., B'klyn, N. Y. .
Women's Mut. Ins. and Accident Co . . .	283 Fourth ave., New York	Elizabeth B. Phelps. . . .	Emily Taylor	John A. Kamping	128 Broadway, New York. .



PART II.

NEW YORK STATE LIFE INSURANCE COM- PANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF LIFE INSURANCE COMPANIES OF THE
STATE OF NEW YORK, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER, 1885.

BROOKLYN LIFE INSURANCE COMPANY.

No. 51 LIBERTY STREET, NEW YORK.

[Organized and commenced business July, 1864.]

WILLIAM M. COLE, *President.*

WILLIAM DUTCHER, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$125,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$36,008 29	
Renewal premiums.....	144,668 34	
Total.....	\$180,676 63	
Deduct amount paid for reinsurance.....	1,402 01	
Total premium income.....		\$179,274 62
Interest on:		
Mortgage loans.....		26,572 97
Bonds and dividends on stock.....		30,236 96
Premium notes, loans or liens.....		6,681 29
Discount on claims paid in advance.....		95 00
Rents from Company's property.....		19,579 40
All other income.....		2,477 89
Total Income during the year.....		\$264,918 13
Balance of net or ledger assets December 31, 1884.....		1,483,305 58
Total.....		\$1,748,223 71

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$109,462 23	
Matured endowments and additions.....	59,399 00	
Total.....	\$168,861 23	
Deduct amount received for losses or claims on policies of this Com- pany reinsured.....	4,000 00	
Total amount actually paid for losses and endowments.....		\$164,861 23
Surrendered policies.....		26,959 31
Dividends to policyholders.....		14,670 66
Premium notes and loans voided by lapse of policies.....		526 98
(Total paid policyholders.....	\$207,018.18)	
Profit and loss account.....		241 34
Paid stockholders for interest or dividends.....		10,000 00
Commissions to agents (new, \$5,409.04; renewal, \$6.763.93).....		12,172 97
Traveling expenses of agents.....		2,176 74
Medical examiners' fees.....		4,216 96
Salaries and other compensation of officers and other office employes,		19,551 67
Taxes in State where organized, and taxes, licenses, fines and fees		
in other States.....		5,115 38
Rent.....		3,119 09
Commuting commissions.....		8,186 72
Advertising and printing.....		3,437 34
All other items.....		18,476 63
(Total miscellaneous expenses.....	\$86,694.84)	
Disbursements during the year, deducted from above total....		\$293 713 02
Balance December 31, 1885.....		\$1,454,510 69

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$288,542 54
Loans secured by mortgages on real estate, first liens.....	500,974 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Mechanics', of Brooklyn, stock.....	\$2,000 00	\$4,000 00	\$2,000 00
Oswego and Rome R. R. bonds.....	3,000 00	3,750 00	3,000 00
Rochester City Water-Works bonds..	10,000 00	13,000 00	10,000 00
Manhattan Life Ins. Co. stock.....	2,000 00	2,500 00	1,000 00
Total amounts.....	\$17,000 00	\$23,250 00	\$16,000 00

16,000 00

Loans made in cash to policyholders on the Company's policies....	36,857 80
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Premium notes and loans on policies in force.....	111,265 32
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Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$112,500 00	\$112,750 00
City of Richmond, Va., bonds.....	10,506 20	11,200 00
Delaware and Hudson Canal Co. bonds.....	61,147 43	68,000 00
New York, Lackawanna and Western bonds.....	54,625 00	63,000 00
Syracuse, Binghamton and New York bonds.....	37,408 50	40,500 00
Detroit, Monroe and Toledo bonds..	30,671 73	32,500 00
Chicago, Mil. and St. Paul, I. and D. Div., bonds...	37,500 00	38,100 00
Chicago, Mil. and St. Paul, Dubuque Div., bonds...	55,525 00	57,000 00
N. Y. C. and H. R. R. stock.....	43,175 00	42,400 00
Total carried out, at cost value.....	\$443,058 86	\$465,450 00

443,058 86

Cash in office, \$7,599.30; in bank, \$37,062.52; total.....	44,661 82
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Temporary premium loans.....	7,098 64
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Agents' ledger balances.....	6,051 71
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Total net or invested assets.....	\$1,454,510 69
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V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	4,652 92
Bonds and stocks owned.....	400 00
Premium notes, loans or liens.....	5,694 06
Market value of real estate over cost.....	43,757 46
Market value of bonds and stocks over cost.....	22,391 14

Gross premiums due and unreported on policies in force...	\$3,137 84
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Gross deferred premiums on policies in force.....	29,413 45
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Total.....	\$32,551 29
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Deduct average loading (20 per cent).....	6,510 26
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Net amount of uncollected and deferred premiums.....	26,041 03
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Total of invested and other assets.....	\$1,557,447 30
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Deduct items not admitted.....	6,051 71
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Total admitted Assets.....	\$1,551,395 59
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Item not admitted.

Agents' balances.....	\$6,051 71
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VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$1,277,734 00
Deduct net value of risks reinsured.....	1,455 00

Net reinsurance reserve.....	\$1,276,329 00
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Total policy claims.....	\$20,116 00
All other liabilities, viz.: Premiums paid in advance, \$629.83; lapsed or surrendered policies, \$3,576; total.....	4,205 83
Liabilities on policyholders' account.....	\$1,300,650 83
Gross surplus on policyholders' account.....	250,744 76
Total Liabilities.....	<u>\$1,551,395 59</u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1884.....	\$112,202 43
Premium notes, loans or liens received during 1885.....	4,049 24
Total.....	<u>\$116,251 67</u>
Deductions during the year as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims.....	\$4,203 18
Purchase of surrendered policies and canceled by lapse.....	520 97
Redeemed by maker in cash.....	260 20
Total reduction of premium note account.....	<u>4,986 35</u>
Balance of note assets December 31, 1885.....	<u>\$111,265 32</u>

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	3,469	\$4,758,975
Endowment policies.....	845	828,712
All other policies.....	58	128,600

New policies issued during the year :

Whole life policies.....	616	382,570
Endowment policies.....	226	138,280
All other policies.....	10	33,500

Old policies revived during the year :

Whole life policies.....	2	770
Endowment policies.....	2	1,180

Old policies increased in amount :

Whole life policies.....	.....	235
Endowment policies.....	3	2,280
All other policies.....	1	1,000

Additions by dividends during the year :

Whole life policies.....	2,308
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Total number and amount.....	5,232	\$6,278,410
Deduct policies decreased and ceased to be in force.....	947	816,545

Total policies in force at the end of the year.....	<u>4,285</u>	<u>\$5,461,865</u>
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	3,394	\$4,543,473
Endowment policies.....	839	805,292
All other policies.....	52	113,100

Total policies in force at the end of the year.....	<u>4,285</u>	<u>\$5,461,865</u>
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death	47	\$86,875
By maturity (endowments).....	28	51,277
By expiry (term).....	8	33,000
By surrender.....	130	225,162
By lapse	674	344,334
By change and decrease.....	4	20,375
Not taken.....	56	54,125
All others.....	.....	1,397
Totals.....	947	\$816,545

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	2,146	\$2,059,953
Policies issued during 1885.....	657	313,485
Total.....	2,803	\$2,373,438
Deduct policies ceased to be in force during 1885.....	662	353,201
Policies in force in New York December 31, 1885...	2,141	\$2,020,237
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	2	\$5,300
Losses and claims incurred during 1885.....	26	26,209
Total.....	28	\$31,509
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	25	\$30,117
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$63,140.61; notes or credits, \$1,741.42; total...		\$64,882 03

EQUITABLE LIFE ASSURANCE SOCIETY OF THE UNITED STATES.

No. 120 BROADWAY, NEW YORK.

[Incorporated July 26, 1859; commenced business July 23, 1859.]

HENRY B. HYDE, *President.*

WILLIAM ALEXANDER, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$100,000

II. INCOME DURING 1885.

New premiums, without deductions.....	\$3,710,724 50
Renewal premiums.....	9,592,636 73
Annuities	159,685 03
Total	\$13,463,046 35
Deduct amount paid for reinsurance	1,367 13
Total premium income	\$13,461,679 22

Interest on:		
Mortgage loans		\$705,469 34
Bonds and dividends on stock.....		1,891,955 94
Rents from Company's property.....		530,948 63
<hr/>		
Total Income during the year.....		\$16,590,053 13
Balance of net or ledger assets December 31, 1884		55,537,720 66
<hr/>		
Total.....		\$72,127,773 79
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III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$4,071,039 92	
Matured endowments and additions	369,193 91	
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Total amount actually paid for losses and endowments.....		\$4,440,233 83
Annuitants		91,579 76
Surrendered policies.....		866,705 65
Dividends to policyholders.....		1,740,169 81
<i>(Total paid policyholders..... \$7,138,689.05)</i>		
Paid stockholders for interest or dividends		7,000 00
Commissions to agents		1,133,281 77
Salaries and traveling expenses of agents.....		93,029 84
Medical examiners' fees		126,221 49
Salaries and other compensation of officers and other office employes,		303,848 33
Taxes in State where organized, and taxes, licenses, fines and fees		
in other States.....		165,169 84
Rent		116,733 22
Commuting commissions.....		175,570 67
Advertising		93,967 95
All other items, viz.: Printing, stationery, clerical and legal		
expenses, postage and sundry other expenditures.....		686,747 78
<i>(Total miscellaneous expenses.....\$2,901,570.89)</i>		
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Disbursements during the year, deducted from above total....		\$10,040,259 94
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Balance December 31, 1885.....		\$62,087,513 85
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Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, book value	\$12,616,067 92
Loans secured by mortgage on real estate, first liens ..	16,588,332 91

Collateral Loans.

	Par value.	Market value.
United States bonds.....	\$5,000 00	\$5,625 00
New York Central R. R. stock.....	10,000 00	10,600 00
United States Trust Co. stock.....	3,000 00	14,550 00
Trust Co. Certificates	1,000,000 00	1,000,000 00
<i>(Railroad bonds deposited for reorganization, loan guaranteed.)</i>		
Jersey Central adjustment bonds.....	600 00	642 00
Missouri Pacific R. R. stock.....	50,000 00	55,000 00
St. Paul, Minn. and Manitoba consol. bonds.....	5,000 00	5,850 00
Mercantile Trust Co. stock.....	5,000 00	7,500 00
Pittsburg and Western first mortgage bonds.....	306,000 00	247,500 00
Northern Pacific Land Grant bonds.....	5,000 00	5,700 00
Wabash collateral certificates.....	70,000 00	70,000 00
Illinois and Southern Iowa first mortgage bonds ..	19,500 00	17,550 00
Northwestern Tel. Co. first mortgage bonds	20,000 00	21,000 00
Pittsburg, Bradford and Buf. con. first mort. bonds..	80,000 00	64,000 00
W., St. Louis and P. first mortgage bonds.....	200,000 00	110,000 00
Grand Tower and Carbondale first mort. bonds.....	180,000 00	180,000 00
Pittsburg and Northern first mortgage bonds.	300,000 00	150 000 00
International and Great Northern bonds.....	5,000 00	4,150 00
<hr/>		
Total amounts	\$2,264,100 00	\$1,969,667 00
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Total amount loaned (on above market value)		1,420,475 00

Stocks, Bonds, etc., owned by the Company.

	Book value.	Market value.
United States bonds	\$2,571,437 00	\$2,666,650 00
Pennsylvania bonds	974,875 00	1,035,000 00
West Shore bonds	2,687,500 00	2,795,000 00
Western Union bonds	1,106,359 00	1,220,000 00
Mutual Union bonds	122,078 00	110,950 00
Erie bonds	588,349 00	640,000 00
Erie bonds	517,500 00	522,500 00
Albany and Susquehanna bonds	552,500 00	590,000 00
Hannibal and St. Joseph bonds	568,721 00	592,500 00
Chicago, Burlington and Quincy bonds	294,597 00	321,000 00
Northwest bonds	498,170 00	558,000 00
Northwest bonds	209,500 00	233,500 00
Northwest sinking fund bonds	508,906 00	550,000 00
Northwest debenture bonds	275,979 00	312,000 00
Northwest Tomah Division bonds	213,233 00	236,000 00
Fremont, Elkhorn and M. V. bonds	108,510 00	118,000 00
St. Paul, Chicago and Pacific West, Div. bonds	383,971 00	420,500 00
St. Paul, Chicago and Pacific Division bonds	257,750 00	302,500 00
St. Paul, Wisconsin and Minnesota Division bonds	98,014 00	104,250 00
St. Paul, Dubuque Division bonds	282,325 00	287,500 00
St. Paul, Mineral Point Division bonds	54,065 00	56,100 00
St. Paul, Lake Superior Division bonds	9,725 00	10,550 00
Fargo and Southern bonds	281,250 00	287,500 00
Manitoba bonds	318,407 00	351,000 00
Omaha bonds	309,156 00	316,500 00
Michigan Central bonds	97,109 00	107,500 00
Troy and Boston bonds	190,000 00	193,800 00
Delaware and Hudson Canal bonds	63,575 00	75,350 00
Kansas Pacific bonds	62,844 00	60,000 00
Kansas City and Northern R. E. bonds	121,300 00	124,300 00
Missouri Pacific bonds	492,584 00	540,000 00
International and Great Northern bonds	277,500 00	290,000 00
Iron Mountain bonds	11,542 00	11,650 00
Iron Mountain bonds	30,637 00	33,600 00
Iron Mountain bonds	212,949 00	245,700 00
Cairo and Fulton bonds	210,061 00	218,400 00
Memphis and Little Rock preference bonds	56,243 00	68,686 00
Missouri, Kansas and Texas bonds	212,141 00	231,000 00
Morris and Essex bonds	503,181 00	553,562 00
Morris and Essex construction bonds	61,375 00	63,750 00
New Jersey Central convertible bonds	233,645 00	238,700 00
New Jersey Central consolidated bonds	261,270 00	253,590 00
New Jersey Central adjustment bonds	53,471 00	54,500 00
Rock Island bonds	209,500 00	217,000 00
Atchison and Pike's Peak bonds	205,045 00	211,650 00
Louisville and Nashville bonds	189,950 00	200,000 00
Northern Pacific bonds	210,000 00	229,000 00
Cleveland, Columbus, Cin. and Indianapolis bonds	598,250 00	615,000 00
Cleveland, Columbus, Cin. and Indianapolis bonds	52,567 00	52,750 00
Chicago and Eastern Illinois bonds	52,303 00	56,000 00
Kalamazoo and White Pigeon bonds	64,424 00	62,640 00
Canada Southern bonds	627,612 00	638,350 00
Toledo, Ann Arbor and Grand Trunk bonds	90,000 00	100,000 00
Watertown and Rome bonds	438,585 00	513,771 00
Central Park, North and East River bonds	57,500 00	61,000 00
Indianapolis and St. Louis bonds	171,625 00	171,000 00
Alton and Terre Haute bonds	153,329 00	158,100 00
Peoria and Pekin Union bonds	149,892 00	165,000 00
Cincinnati, Indianapolis, St. Louis and Chicago bonds	38,066 00	38,520 00
Cedar Falls and Minnesota bonds	128,762 00	133,400 00
Minn. and St. Louis bonds	110,000 00	115,000 00
New York, Lackawanna and Western bonds	96,556 00	106,000 00
Evansville and Terre Haute bonds	29,762 00	32,200 00
Metropolitan Elevated bonds	56,351 00	58,750 00
Louisville City bonds	286,500 00	292,500 00
Virginia bonds	14,893 19	12,824 00
Mississippi bonds	9,959 00	10,200 00
St. Louis City bonds	107,625 00	116,000 00
Fort Wayne bonds	77,283 00	86,250 00
Newark City bonds	267,500 00	290,000 00
Sharon Town bonds	10,500 00	10,868 00
Seneca Town bonds	18,000 00	18,900 00
Kearney City bonds	10,000 00	10,350 00
Jersey City bonds	40,000 00	50,625 00
New York Central stock	398,881 00	426,000 00
Morris and Essex stock	109,010 00	133,500 00
New York, Lackawanna and Western stock	181,149 00	211,575 00
Delaware and Hudson Canal stock	441,374 68	445,625 00
Illinois Central stock	453,673 00	490,000 00
Alton and Terre Haute preferred stock	114,619 00	103,200 00
Illinois Central Leased Line stock	40,800 00	46,410 00
Chicago and Northwestern preferred stock	272,517 00	273,500 00

	Book value.	Market value.
Pennsylvania R. R. stock.....	\$176,416 10	\$169,232 00
Northern Central stock.....	116,195 00	134,000 00
Rock Island stock.....	225,840 00	260,500 00
Mercantile Trust Co. stock.....	1,323,908 00	1,934,290 00
Gold and Stock Telegraph stock.....	79,297 00	90,000 00
Western Union Telegraph stock.....	273,278 00	296,000 00
St. Paul preferred stock.....	124,818 00	143,750 00
Fort Wayne and Jackson preferred stock.....	58,832 00	61,262 00
Total (carried out at book value).....	<u>\$25,910,245 97</u>	<u>\$28,104,110 00</u>
Cash in office, \$792,315.05; in bank, \$4,085,763.76; total		\$25,910,245 97
Agents' ledger balances.....		4,878,078 81
All other items, including commuted commissions.....		168,289 27
		<u>506,023 97</u>
Total net or invested assets as per balance.....		\$62,087,513 85

V. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages and all other securities.....	533,094 71
Rents due and accrued on Company's property or lease.....	81,516 91
Market value of bonds and stocks over book value.....	2,193,864 03
Gross premiums due and unreported on policies in force.....	\$396,344 00
Gross deferred premiums on policies in force.....	1,261,054 00
Total.....	<u>\$1,657,393 00</u>
Deduct average loading (20 per cent).....	331,480 00
Net amount of uncollected and deferred premiums.....	1,325,918 00
Total of invested and other assets.....	<u>\$66,221,907 50</u>
Deduct items not admitted.....	674,313 24
Total admitted Assets	<u>\$65,547,594 26</u>

Items not admitted :

Commuted commissions and other items.....	\$506,023 97
Agents' balances.....	168,289 27
Total items not admitted.....	<u>\$674,313 24</u>

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$48,588,337 00
Death losses and matured endowments due and unpaid.....	\$110,020 10
Death losses and matured endowments not due.....	224,890 00
Death losses and other policy claims resisted.....	15,000 00
Total policy claims.....	349,910 10
Dividends or surplus, or other description of profits due policyholders.....	92,504 00
All other liabilities, viz. : Under clause promising paid-up insurance on lapsed policies.....	43,664 00
Liabilities on policyholders' account.....	<u>\$49,074,415 10</u>
Gross surplus on policyholders' account :	
Exclusively belonging to Tontine policyholders.....	9,632,999 00
Belonging to other than Tontine policyholders.....	6,840,180 16
Total Liabilities.....	<u>\$65,547,594 26</u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies.....	73,244	\$267,559,412
Endowment policies.....	9,514	34,561,245
All other policies.....	941	2,177,788
Reversionary additions.....		5,110,726

New policies issued during the year :

Whole life policies.....	19,645	77,327,648
Endowment policies.....	3,323	13,030,311
All other policies.....	287	802,085

Old policies revived during the year :

Whole life policies.....	591	2,655,620
Endowment policies.....	105	412,870
All other policies.....	17	74,000

Additions by dividends during the year :

Reversionary additions.....		1,708,844
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Total number and amount.....	107,667	\$405,420,549
Deduct policies decreased and ceased to be in force.....	11,795	48,082,303

Total policies in force at the end of the year.....	95,872	\$357,338,246
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	83,702	\$313,769,512
Endowment policies.....	11,125	41,299,824
All other policies.....	1,045	2,268,910

Total policies in force at the end of the year.....	95,872	\$357,338,246
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	1,067	\$4,272,271
By maturity (endowments).....	143	372,585
By expiry (term).....	52	195,975
By surrender.....	1,310	5,628,576
By lapse.....	6,223	21,976,033
Not taken.....	3,000	15,636,863

Totals.....	11,795	\$48,082,303
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VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	17,257	\$67,534,197
Policies issued during 1885.....	2,672	14,948,017

Total.....	19,929	\$82,482,214
Deduct policies ceased to be in force during 1885.....	1,525	7,783,171

Policies in force in New York December 31, 1885...	18,404	\$74,699,043
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	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	7	\$39,800
Losses and claims incurred during 1885	195	838,033
Total	202	\$877,833
Losses and claims on policies in New York paid during 1885.....	198	\$861,083
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$2,855,976

GERMANIA LIFE INSURANCE COMPANY.

No. 20 NASSAU STREET, NEW YORK.

[Incorporated April 10, 1860; commenced business July 16, 1860.]

HUGO WESENDONCK, *President.*

CORNELIUS DOREMUS, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$200,000.

II. INCOME DURING 1885.

New and renewal premiums, without deductions.....	\$1,606,484 72
Annuities.....	8,407 41
Total premium income	\$1,614,892 13
Interest on:	
Mortgage loans	321,496 82
Bonds and dividends on stock.....	167,917 65
Premium notes, loans or liens.....	8,153.08
Other debts due the Company.....	4,029 07
Discount on claims paid in advance.....	4,365 41
Rents from Company's property.....	55,178 14
Policy fees.....	635 33
Total Income during the year.....	\$2,176,667 63
Balance of net or ledger assets December 31, 1884.....	10,468,352 49
Total ..	\$12,645,020 12

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$689,825 26
Matured endowments and additions.....	250,072 96
Total amount actually paid for losses and endowments.....	\$939,898 22
Annuitants	10,042 00
Surrendered policies and additions.....	145,714 62
Dividends to policyholders	204,871 50
(Total paid policyholders.....	\$1,300,526.34)
Paid stockholders for interest and dividends	24,000 00
Commissions to agents.....	193,891 45
Salaries and traveling expenses of agents.....	49,888 92
Medical examiners' fees.....	14,634 77
Salaries and other compensation of officers and other office employes	65,819 50
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	9,483 50

Rent	\$2,235 00
Commuting commissions.....	2,618 68
Paid for furniture and fixtures and safes for home and agency offices	25 81
Advertising and printing	13,094 35
All other items.....	18,184 25
(Total miscellaneous expenses..... \$393,876.23)	

Disbursements during the year, deducted from above total.... \$1,694,402 57

Balance December 31, 1885..... \$10,950,617 55

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,132,323 06
Loans secured by mortgages on real estate, first liens.....	5,739,363 19
Loans made in cash to policyholders on the Company's policies...	145,966 59

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$1,035,000 00	\$1,189,608 75
Mississippi State bonds.....	10,000 00	8,500 00
Virginia State Funding bonds.....	26,900 00	16,543 50
New York City Dock bonds.....	50,000 00	67,500 00
New York City Parks Improvement Fund stock....	50,000 00	68,000 00
New York City Water stock.....	25,000 00	34,125 00
Brooklyn City Permanent Water Loan bonds.....	43,000 00	58,165 00
Brooklyn City Prospect Park Loan bonds.....	107,000 00	173,612 50
Newark, N. J., City bonds.....	10,000 00	11,700 00
Newark, N. J., City Aqueduct Board bonds.....	25,000 00	32,000 00
Atchison, Topeka and Santa Fe R. R. Co. bonds....	20,000 00	24,600 00
Balt. & Ohio R. R. Co., Parkersburg branch, bonds..	4,000 00	4,800 00
Balt. and Ohio R. R. Co., Pittsburg Division, bonds,	50,000 00	53,875 00
Central Park, N. and E. R. Horse R. R. Co. bonds..	32,000 00	39,280 00
Chicago and Alton R. R. Co. bonds.....	15,000 00	18,225 00
Ch. and Alton R. R. Co., La. and Mo. River bonds..	11,000 00	13,530 00
Ch. & Alton R. R. Co., St. L., Jacksonville & Ch. bds.,	6,000 00	7,080 00
Ch., Mil. and St. Paul R. R. Co., Chic. and Mil. bds..	50,000 00	65,125 00
Ch., Mil. & St. Paul R. R. Co., Prairie du Chien, bds.,	32,000 00	43,520 00
Ch., Mil. and St. Paul and Chicago River Div. bds..	40,000 00	52,100 00
Chicago and Northwestern R. R. Co. bonds.....	125,000 00	173,437 50
Chicago & Northw. R. R. Co., Menominee Ex. bds.,	18,000 00	22,275 00
Chic. & Northw. R. R. Co., Menominee River bds..	4,000 00	4,860 00
Chic. & Northw. R. R. Co., Minnesota Valley bds..	2,000 00	2,430 00
Chic. and Northw. R. R. Co., Northw. Union bds....	154,000 00	200,200 00
Chicago and Northw. R. R. Co., Plainview bonds...	1,000 00	1,215 00
Chic. & Northw. R. R. Co., Roch. & N. Minn. bds..	3,000 00	3,645 00
Chicago, Rock Island and Pacific R. R. Co., Chicago and Southwestern bonds.....	17,000 00	20,740 00
Chicago, Rock Island and Pacific R. R. Co., exten- sion and collateral bonds.....	25,000 00	27,625 00
Chicago, St. Louis and Pittsburg R. R. Co., Cincin- nati and Chicago Air Line bonds.....	45,000 00	48,937 50
Chicago, St. Paul, Minneapolis and Omaha R. R. Co., Chicago, St. Paul and Minneapolis bonds.....	29,000 00	35,887 50
Chicago, St. Paul, Minneapolis and Omaha R. R. Co., North Wisconsin bonds.....	18,000 00	22,320 00
Chicago, St. Paul, Minneapolis and Omaha R. R. Co., St. Paul and Sioux City bonds.....	100,000 00	124,000 00
Cincinnati, Hamilton and Dayton R. R. Co., Dayton and Michigan bonds.....	17,000 00	18,020 00
Del. and Hudson Canal Co., Penn. Division, bonds..	35,000 00	47,075 00
Del. & Hud. Canal Co., Alb. & Susq. R. R. bonds...	100,000 00	129,000 00
Dubuque and Sioux City R. R. Co. bonds.....	7,000 00	8,032 50
Hannibal and St. Joseph R. R. Co. bonds.....	15,000 00	17,775 00
Illinois Central R. R. Co., Chicago, St. Louis and New Orleans bonds.....	19,000 00	29,760 00
Illinois Central R. R. Co., Chicago, St. Louis and New Orleans (Tenn. Lien) bonds.....	5,000 00	
Illinois Central R. R. Co., Chicago and Springf. bds.,	10,000 00	11,900 00
Lake Shore and Michigan Southern R. R. Co. bds.,	100,000 00	124,375 00
Little Miami R. R. Co., Dayton and Western bonds,	5,000 00	5,525 00
Long Island R. R. Co., Main Line bonds	1,000 00	1,230 00
Mich. Cen. R. R. Co., Detroit and Bay City bonds...	24,000 00	25,800 00
Mich. Cen. R. R. Co., Michigan Central cons'd bds.,	50,000 00	63,250 00
Missouri Pacific R. R. Co., Pacific R. R. of Mo. bds.,	80,000 00	84,800 00
New York Central and Hudson R. R. R. Co. bonds..	150,000 00	201,437 50
New York, Lake Erie and Western R. R. Co. bonds,	213,000 00	272,640 00
Northern Pacific Terminal Co. of Oregon bonds....	50,000 00	51,250 00

	Par value.	Market value.	
St. Paul, Minneapolis and Manitoba R. R. Co., Dakota Extension bonds.....	\$125,000 00	\$146,875 00	
Second Avenue Horse R. R. Co. bonds.....	6,000 00	6,315 00	
Union Pacific R. R. Co. bonds.....	21,000 00	24,570 00	
Forty-second Street, Manhattanville and St. Nicholas Ave. Horse R. R. Co. stock.....	5,000 00	1,000 00	
Total (carried out at cost value).	<u>\$3,220,900 00</u>	<u>\$3,928,392 25</u>	\$3,645,529 42
Cash in office, \$46,551.52; in bank, \$240,373.77; total....			286,925 29
All other items.....			510 00
Total net or invested assets as per balance.....			<u>\$10,950,617 55</u>
Deduct depreciation from cost of real estate			54,454 79
Total net or invested assets, less depreciation.....			<u>\$10,896,162 76</u>

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		40,252 99
Bonds and stocks owned.....		20,514 99
Rents due and accrued on Company's property or lease.....		7,125 10
Market value of bonds and stocks over cost.....		282,862 83
Gross premiums due and unreported on policies in force.....	\$66,530 21	
Gross deferred premiums on policies in force.....	231,553 84	
Total.....	<u>\$298,084 05</u>	
Deduct average loading (20 per cent).....	59,616 81	
Net amount of uncollected and deferred premiums.....		238,467 24
Total admitted Assets.....		<u>\$11,485,385 91</u>

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		\$9,695,164 00
Death losses and matured endowments due and unpaid.....	\$18,098 60	
Death losses not due.	136,062 05	
Death losses and other policy claims resisted.....	28,837 68	
Total policy claims.....		183,048 33
Dividends or surplus, or other description of profits due policy- holders.....		43,147 93
All other liabilities: Premiums paid in advance and reserve for extra risks and policies lapsed, liable to be surrendered.....		34,728 00
Liabilities on policyholders' account.....		<u>\$9,956,088 26</u>
Exclusively belonging to Tontine policyholders.....		48,754 69
Belonging to other than Tontine policyholders.....		1,480,542 96
Total Liabilities.....		<u>\$11,485,385 91</u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED:

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	12,876	\$24,055,294
Endowment policies.....	9,117	13,613,190
All other policies.....	507	1,296,636
<i>New policies issued during the year:</i>		
Whole life policies	320	725,673
Endowment policies.....	2,435	3,785,838
All other policies.....	92	282,900
<i>Old policies revived during the year:</i>		
Whole life policies	5	5,408
Endowment policies....	8	12,950

Old policies increased in amount :

	Number.	Amount.
Whole life policies	7	\$15,529
Endowment policies.....	3	

Additions by dividends during the year :

Whole life policies .....	.....	44,407
Endowment policies .....	.....	15,137

Total number and amount.....	25,370	\$43,852,962
Deduct policies decreased and ceased to be in force.....	1,949	3,860,882

Total policies in force at the end of the year.....	23,421	\$39,992,080
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	12,531	\$23,183,965
Endowment policies.....	10,396	15,559,833
All other policies.....	494	1,248,282

Total policies in force at the end of the year.....	23,421	\$39,992,080
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	372	\$717,773
By maturity (endowments).....	152	249,119
By expiry (term).....	16	8,843
By surrender.....	462	1,081,839
By lapse.....	640	1,141,321
By change and decrease.....	10	37,976
Not taken.....	297	624,011
Totals.....	1,949	\$3,860,882

	Number.	Amount.
Industrial policies in force December 31, 1885.....	16,774	\$1,836,609

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	5,060	\$9,943,791
Policies issued during 1885.....	312	756,171

Total.....	5,372	\$10,699,962
Deduct policies ceased to be in force during 1885.....	240	508,554

Policies in force in New York December 31, 1885...	5,132	\$10,191,408
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	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	14	\$39,377 23
Losses and claims incurred during 1885.....	88	223,587 01

Total	102	\$261,964 24
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	Number.	Amount.
Losses and claims on policies in New York paid during 1885	87	\$210,351 67

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends commissions or other expenses: Cash		\$449,431 13
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HOME LIFE INSURANCE COMPANY.

No. 179 MONTAGUE STREET, BROOKLYN, N. Y.

[Incorporated April 30, 1860; commenced business May 1, 1860.]

GEORGE C. RIPLEY, *President.*

JOSEPH P. HOLBROOK, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$125,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$94,734 96	
Renewal premiums	505,503 37	
Total premium income.....		\$600,238 33
Dividends on stock and interest on bonds and mortgage loans.....		195,818 89
Interest on premium notes, loans or liens		39,052 41
Rents from Company's property.....		1,147 39
Total Income during the year.....		\$836,257 02
Balance of net or ledger assets December 31, 1884.....		5,131,6.5 15
Total.....		\$5,967,932 17

III. DISBURSEMENTS DURING 1885.

Losses and additions	\$227,388 00	
Matured endowments and additions.....	110,309 00	
Total amount actually paid for losses and endowments.....		\$337,697 00
Annuityants		438 24
Surrendered policies.....		58,967 41
Dividends to policyholders.		114,935 86
(Total paid policyholders.....	\$512,038.51)	
Paid stockholders for interest or dividends.....		15,000 00
Commissions to agents.....		69,121 06
Salaries and traveling expenses of agents.....		34,817 80
Medical examiners' fees.		5,015 00
Salaries and other compensation of officers and other office employes,		34,701 34
Taxes in State where organized, taxes, licenses, fines and fees in		
other States.....		6,029 92
Rent		11,064 36
Advertising.....		4,627 93
All other items.....		5,032 20
(Total miscellaneous expenses	\$185,409.61)	
Disbursements during the year, deducted from above total....		\$697,448 12
Balance December 31, 1885.....		\$5,270,484 05

Invested as follows:

IV. INVESTED ASSETS:

Real estate unincumbered, cost value.....	\$208,367 51
Loans secured by mortgages on real estate, first liens.....	1,096,400 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Nassau National Bank stock.....	\$2,500 00	\$4,875 00	\$2,000 00
Union Trust Co. stock	13,000 00	44,200 00	30,000 00
Brooklyn City R. R. Co. stock	1,000 00	2,000 00)	
Brooklyn Gas-Light Co. stock.....	2,025 00	2,551 50	
Union Ferry Co. stock.....	500 00	675 00	13,000 00
Long Island Safe Deposit Co. stock..	1,000 00	800 00	
Consolidated Gas Co. of N. Y. stock,	14,300 00	14,300 00)	

	Par value.	Market value.	Amount loaned.
Cleveland and Pittsb'g R. R. Co. stk.	\$5,000 00	\$7,250 00	\$1,000 00
Fulton Municipal Gas Co. stock.....	10,000 00	15,000 00	9,000 00
N. Y. Mutual Gas Co. stock.....	3,000 00	3,900 00	
Long Island Bank stock	1,500 00	1,650 00	
Nassau National Bank stock.....	2,000 00	3,900 00	21,000 00
Broadway Ins. Co. stock.....	1,100 00	1,177 00	
Brooklyn Bank stock.....	1,950 00	2,340 00	
American Loan and Trust Co. stock,	3,000 00	3,150 00	
Mct. Gas-Light Co., Brooklyn, stock,	700 00	658 00	
Second Avenue R. R. Co. stock.....	2,500 00	5,000 00	
Fulton Municipal Gas Co. stock . .	3,000 00	4,500 00	
Belt R. R. Co. stock	1,300 00	1,430 00	
Sus. B'ge & Erie Junc. R. R. Co. bds.	20,000 00	18,000 00	
Laf., Bloomt'on & Mun. R. R. Co. bds.	15,000 00	11,250 00	40,000 00
Houston and Texas R. R. bonds	20,000 00	17,800 00	
Canada Southern Railway bonds....	5,000 00	5,150 00	
American Exchange Nat. Bk. stock..	5,000 00	6,450 00	3,200 00
Consolidated Gas Co., N. Y., stock..	6,000 00	6,000 00	4,000 00
Standard Fire Ins. Co. stock.....	1,000 00	950 00	
Soldiers' Bounty Fund, N. Y., bond.	5,000 00	5,000 00	3,500 00
Pennsylvania Coal Co. stock.....	10,000 00	21,000 00	15,000 00
International Ocean Tel. Co. stock..	10,000 00	10,000 00	
National Bank of Commerce stock..	1,300 00	2,015 00	
Erie R. R. Co. bonds	8,000 00	7,040 00	3,000 00
Metropolitan National Bank stock..	110,000 00	30,800 00	106,500 00
East Tenn., Va. & Ga. R. R. Co. bds.	175,000 00	119,000 00	
Detroit, Mackinaw and Marquette R. R. Co. land grant bonds	50,000 00	10,000 00	
East Tenn., Va. & Ga. R. R. Co. bds.	17,500 00	9,100 00	
Lehigh and W. Coal Co. bonds.....	14,000 00	9,800 00	
N. Y., L. E. & W. R. R. Co. stock..	80,000 00	18,400 00	
Northern Pacific R. R. Co. stock....	290,000 00	72,500 00	
Oregon and Trans. Co. stock.....	200,000 00	56,000 00	
L. E., W. & St. Louis R. R. Co. bds.	2,000 00	2,000 00	
Decatur and E. St. L. R. R. Co. bds.	10,000 00	10,000 00	265,000 00
Great Western R. R. Co. bonds.....	10,000 00	11,000 00	
Wabash and Western R. R. Co. bds.	14,000 00	14,000 00	
Toledo and Wabash R. R. Co. bds..	1,000 00	1,000 00	
Great Western R. R. Co. bonds.....	3,000 00	3,000 00	
Toledo, Peoria & W. R. R. Co. bds..	10,000 00	9,000 00	
N. Y. C. and H. R. R. Co. stock..	140,000 00	140,000 00	100,000 00
N. Y., L. E. and W. R. R. Co. bds..	19,000 00	16,720 00	
Phila. and Reading R. R. Co. bds..	80,000 00	56,000 00	
Rens. and Saratoga R. R. Co. stock..	40,000 00	64,000 00	
Central Trust Co. stock.....	10,000 00	32,000 00	
Albany and Susq. R. R. Co. stock..	10,000 00	13,500 00	
Brooklyn Trust Co. stock.....	11,250 00	23,062 50	

Total amounts..... \$1,472,425 00 \$950,894 00 \$616,200 00

\$616,200 00
669,146 25

Premium notes and loans on policies in force.

Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	\$1,480,433 72	\$1,600,000 00
Kings County bonds.....	100,800 00	104,000 00
Brooklyn City bonds	329,572 50	459,200 00
N. Y. C. and St. Louis R. R. Co. bonds.....	197,412 50	190,000 00
N. Y., L. E. & W. R. R. Co. bonds.....	97,083 75	90,900 00
Albany and Susquehanna R. R. Co. bonds	224,000 00	224,000 00
N. Y., Lack. and Western R. R. Co. bonds.....	97,500 00	100,000 00
Stock Central Trust Co., N. Y., bonds	29,500 00	31,000 00
Oswego and Syracuse R. R. Co. bonds.....	38,950 00	38,950 00

Total (carried out at cost value) \$2,595,252 47 \$2,838,050 00

2,595,252 47

Cash in office and in bank

79,871 94

Agents' ledger balances.....

5,245 78

Total net or invested assets, as per balance..... \$5,270,484 05

V. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages..... 4,970 58
Bonds and stocks owned..... 29,911 67
Collateral loans ... 2,289 22

Rents due and accrued on Company's property or lease.....	\$1,395 52
Market value of bonds and stocks over cost.....	242,797 53
Gross premiums due and unreported on policies in force.....	\$90,875 88
Gross deferred premiums on policies in force.....	35,092 75
Total.....	\$125,968.63
Deduct average loading (20 per cent)....	25,193 73
Net amount of uncollected and deferred premiums.....	100,774 90
Total of invested and other assets.....	\$5,651,723 47
Deduct items not admitted.....	5,245 78
Total admitted Assets	\$5,646,477 69

Items not admitted :

Agents' balances.....	\$5,245 78
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VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	\$4,054,086 00
Total policy claims.....	30,000 00
Dividends or surplus, or other description of profits due policyholders	20,178 34
Premiums paid in advance.....	1,057 81
Liabilities on policyholders' account.....	\$4,105,322 15
Gross surplus on policyholders' account	1,541,155 54
Total Liabilities	\$5,646,477 69

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$689,086 83
Premium notes, loans or liens received during 1885.....	120,819 40
Total.....	\$809,906 23
Deductions during the year, as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims	\$26,504 38
Purchase of surrendered policies and canceled by lapse	23,032 01
Payment of dividends to policyholders	71,304 80
Redeemed by maker in cash	19,917 79
Total reduction of premium note account	140,759 98
Balance of note assets December 31, 1885.....	669,146 25

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	6,685	\$12,833,232
Endowment policies.....	2,276	4,095,974
All other policies	7	23,389

New policies issued during the year:

Whole life policies	686	1,375,188
Endowment policies	729	1,369,156

Old policies revived during the year:

Whole life policies	11	21,000
Endowment policies.....	15	20,500

Old policies increased in amount:

	Number.	Amount.
Whole life policies . . . . .	.....	\$39
<i>Additions by dividends during the year:</i>		
All other policies . . . . .	.....	5,678
Total number and amount	10,409	\$19,749,166
Deduct policies decreased and ceased to be in force	962	1,929,750
Total policies in force at the end of the year	9,447	\$17,819,416

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	6,810	\$13,021,974
Endowment policies	2,631	4,764,515
All other policies	6	32,927
Total policies in force at the end of the year	9,447	\$17,819,416

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	122	\$227,388
By maturity (endowments)	64	110,309
By surrender	411	904,803
By lapse	243	387,750
By change and decrease . . . . .	.....	25,500
Not taken	122	274,000
Totals	962	\$1,929,750

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884	1,701	\$3,900,322
Policies issued during 1885	114	217,797
Total	1,815	\$4,118,119
Deduct policies ceased to be in force during 1885	136	305,239
Policies in force in New York December 31, 1885	1,679	\$3,812,880

	Number.	Amount.
Losses and claims unpaid December 31, 1884	4	\$7,100
Losses and claims incurred during 1885	45	101,925
Total	49	\$109,025

	Number.	Amount.
Losses and claims on policies in New York paid during 1885	41	\$89,025

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$104,064.81; notes or credits, \$16,856.44; total..		\$120,921 25
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HOMŒOPATHIC MUTUAL LIFE INSURANCE COMPANY.

No. 117 WEST FORTY-SECOND STREET, NEW YORK.

[Incorporated and commenced business July 18, 1868.].

EDWIN M. KELLOGG, *President.*

FRANK B. MAYHEW. *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$100,000

II. INCOME DURING 1885.

New and renewal premiums.....	\$188,963 75	
Deduct amount paid for reinsurance.....	137 99	
Total premium income.....		\$188,825 76
Interest on:		
Mortgage loans.....		8,824 42
Bonds and dividends on stock.....		14,860 95
Premium notes, loans or liens.....		351 48
Other debts due the Company.....		4,380 73
Rents from Company's property.....		907 21
Profits on bonds, stocks or real estate sold.....		24,572 05
Total Income during the year.....		\$242,722 60
Balance of net or ledger assets December 31, 1884.....		604,739 52
Total.....		\$847,462 12

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$54,030 50	
Matured endowments and additions.....	7,669 00	
Total amount actually paid for losses and endowments.....		\$61,699 50
Surrendered policies.....		64,547 59
Rebates paid policyholders.....		5,236 92
(Total paid policyholders. \$131,484.01)		
Paid stockholders for interest or dividends.....		7,250 00
Commissions to agents.....		8,857 44
Salaries and traveling expenses of agents.....		79,705 27
Medical examiners' fees.....		9,030 08
Salaries and other compensation of officers and other office employees.....		13,053 85
Taxes in State where organized, \$45.23; taxes, licenses, fines and fees in other States, \$1,204.24.....		1,249 47
Rent.....		5,318 32
Advertising.....		1,821 15
All other items, viz.: Printing and supplies, \$6,846.22; postage and exchange, \$3,318.31; expenses, \$16,178.96; legal, \$991.90; real estate expenses, \$16.50; total.....		27,351 89
(Total miscellaneous expenses..... \$153,637.47)		
Disbursements during the year, deducted from above total....		\$285,121 48
Balance December 31, 1885.....		\$562,340 64

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$88,700 00
Loans secured by mortgages on real estate, first liens.....	164,400 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Fifth Nat. Bk. of New York stock,	\$3,300 00	\$5,940 00	\$4,800 00	
Farragut Fire Ins. Co. of N. Y. st'k,	1,000 00	1,050 00	650 00	
Adams Express Co. of N. Y. stock..	1,300 00	1,300 00		
Niagara Fire Ins. Co. of N. Y. st'k,	650 00	812 50		
East Broadway, Dry Dock and Bat- tery Railroad Company stock.....	1,000 00	2,250 00	3,000 00	
Second Avenue R. R. Co. bond	1,000 00	1,050 00	500 00	
Bleecker Street and Fulton Ferry Railroad Company bonds.....	5,000 00	5,650 00	4,000 00	
Mutual Life Company's policy			750 00	
Total amounts.....	\$13,250 00	\$18,052 50	\$13,700 00	\$13,700 00
Loans made in cash to policyholders on the Company's policies....				3,030 34

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds.....	\$52,000 00	\$52,000 00	
Town of West Farms bonds ..			
Morrisania bonds.....	10,125 00	16,450 00	
Dry Dock, East B'way and Battery R. R. Co. bonds,	2,000 00	2,400 00	
South Ferry R. R. Co. of New York city bonds.....	11,147 98	12,100 00	
Second Avenue R. R. Co., New York city stock.....	123,620 00	126,000 00	
Forty-second Street, Manhattanville and St. Nicholas Ave. R. R. Co., New York city, bonds	22,200 00	22,600 00	
Eighth Avenue R. R. Co., New York city, stock.....	24,965 00	25,200 00	
Dry Dock, East Broadway and Battery R. R. Co. of New York city, scrip.....	3,745 00	3,850 00	
Dry Dock, East Broadway and Battery R. R. Co. of New York city stock	30,130 00	30,130 00	
Total (carried out at cost value).....	\$279,932 98	\$290,730 00	279,932 98
Cash in office, \$398.69; in bank, \$10,794.92; total.....			11,193 61
Agents' ledger balances.....			1,391 37
All other items, viz.: Office furniture and fixtures.....			742 34
Total net or invested assets as per balance.....			\$563,090 64

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	1,750 83
Bonds and stocks owned.....	8,058 32
Collateral loans.....	388 50
Premium notes, loans or liens.....	65 00
Rents due and accrued on Company's property or lease.....	265 00
Market value of bonds and stocks over cost.....	10,797 02
Gross premiums due and unreported on policies in force.....	\$31,721 34
Gross deferred premiums on policies in force.....	121,039 15
Total.....	\$152,810 49
Deduct average loading (20 per cent).....	30,562 10
Net amount of uncollected and deferred premiums.....	122,248 39
Total of invested and other assets.....	\$706,663 70
Deduct items not admitted.....	2,133 71
Total admitted Assets.....	\$704,529 99

Items not admitted:

Furniture, fixtures and safes.....	\$742 34
Agents' balances.....	1,391 37
Total items not admitted.....	\$2,133 71

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mor- tality, with 4½ per cent interest.....	\$586,617 00
Deduct net value of risks reinsured.....	4,781 00
Net reinsurance reserve.....	\$581,836 00

Matured endowments, due and unpaid	\$1,048 00
Death losses and matured endowments not due.....	1,059 00
Total policy claims.....	\$2,107 00
All other liabilities, viz.: Additional reserves for other claims.....	1,200 00
Liabilities on policyholders' account.....	\$585,143 00
Gross surplus on policyholders' account....	119,386 99
Total Liabilities.....	\$704,529 99

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	17,271	\$3,447,975
Endowment policies.....	583	330,642
All other policies.....	142	292,493
<i>New policies issued during the year:</i>		
Whole life policies.....	27,995	3,140,826
Endowment policies.....	2,536	327,932
All other policies.....	23	51,662
<i>Old policies revived during the year:</i>		
Whole life policies.....	34	11,000
Endowment policies.....	1	3,000
<i>Additions by dividends during the year:</i>		
Whole life policies.....	.....	11,376
Total number and amount.....	48,590	\$7,616,906
Deduct policies decreased and ceased to be in force.....	15,253	2,041,330
Total policies in force at the end of the year.....	33,337	\$5,575,576

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	30,725	\$4,806,834
Endowment policies.....	2,494	544,260
All other policies.....	118	224,482
Total policies in force at the end of the year.....	33,337	\$5,575,576

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.....	232	\$39,404
By maturity (endowments).....	10	6,532
By expiry (term).....	33	86,084
By surrender.....	324	174,721
By lapse	14,407	1,701,699
By change and decrease.....	4	400
Not taken.....	243	32,490
Totals.....	15,253	\$2,041,330

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	11,994	\$1,840,506
Policies issued during 1885.....	17,229	2,377,025
Total... ..	29,223	\$4,217,531
Deduct policies ceased to be in force during 1885.....	11,331	1,454,506
Policies in force in New York December 31, 1885...	17,892	\$2,763,025

	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	6	\$5,500 00
Losses and claims incurred during 1885.....	140	22,426 50
Total.....	146	\$27,926 50
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	144	\$27,726 50
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$122,842 00

MANHATTAN LIFE INSURANCE COMPANY.

No. 156 BROADWAY, NEW YORK.

[Organized 1850; commenced business August 1, 1850.]

HENRY STOKES, *President*.

HENRY Y. WEMPLE, *Secretary*.

I. CAPITAL.

Capital stock paid up in cash, \$100,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$145,740 15
Renewal premiums.....	892,892 97
Total premium income.....	\$1,038,633 12
Interest on:	
Mortgage loans.....	161,870 32
Bonds and dividends on stock.....	85,608 83
Premium notes, loans or liens and deferred premiums.....	87,579 22
Other debts due the Company.....	114,113 57
Discount on claims paid in advance.....	140 00
Rents from Company's property.....	56,783 62
Profits on bonds, stocks or real estate sold.....	45,254 93
Total Income during the year.....	\$1,589,983 61
Balance of net or ledger assets December 31, 1884.....	10,595,547 88
Total.....	\$12,185,531 49

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$711,178 00
Matured endowments and additions.....	77,149 00
Total.....	\$788,327 00
Deduct amount awaiting claimant.....	968 86
Total amount actually paid for losses and endowments.....	\$787,358 14
Annuitants.....	3,469 47
Surrendered policies.....	138,514 61
Dividends to policyholders.....	231,350 06
Premium notes and loans voided by lapse of policies.....	17,036 46
(Total paid policyholders.....)	(\$1,177,728.74)
Paid stockholders for interest and dividends.....	40,000 00
Commissions to agents.....	114,468 61
Salaries and traveling expenses of agents.....	8,474 34
Medical examiners' fees.....	10,026 50
Salaries and other compensation of officers and other office employes,	59,508 77
Taxes in State where organized taxes, licenses, fines and fees in other States.....	10,702 37

Rent	\$13,000 00
Advertising	12,896 14
All other items	43,287 17
(Total miscellaneous expenses	\$312,363.90)
Disbursements during the year, deducted from above total....	\$1,490,092 64
Balance December 31, 1885	\$10,695,438 85

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	\$890,978 57
Loans secured by mortgages on real estate, first liens	3,146,494 22

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Oregon R. R. and Nav. Co. bonds...	\$5,000 00	\$5,600 00	\$10,000 00
Kansas Pacific R. R. bonds	7,000 00	7,700 00	
Northern Pacific R. R. bonds.....	5,000 00	5,700 00	
Mercantile Trust Co. stock	100,000 00	130,000 00	107,000 00
Cen. Park, N. and E. R. R. Co. st'k,	30,000 00	42,300 00	
Chicago and Northw'n R.-R. bonds,	100,000 00	129,000 00	
Weehawken Docks stock	115,000 00	115,000 00	90,000 00
Chicago and N.'w. R. R. pref. stock,	100,000 00	135,000 00	100,000 00
Chicago and N.'w. R. R. pref. stock,	8,000 00	10,800 00	8,000 00
Shoe and Leather Bank stock	12,500 00	16,250 00	12,000 00
Union Trust Co. stock	2,000 00	7,000 00	10,000 00
Western Union Telegraph Co. stock,	10,000 00	7,200 00	
Citizens' Bank stock	1,000 00	1,240 00	
N. Y., Chicago and St. L. R. R. bonds,	2,000 00	1,900 00	8,000 00
Lehigh and Wilkesb. Coal Co. bonds,	1,000 00	1,000 00	
Del., Lack. and West. R. R. stock...	3,000 00	3,700 00	
Bank of Commerce stock	4,000 00	6,400 00	33,000 00
Western Union Telegraph Co. stock,	5,000 00	3,600 00	
Oregon Short Line bonds	40,000 00	39,200 00	
N. Y. Central and H. R. R. stock ...	9,000 00	9,400 00	6,000 00
Central Iowa R. R. bonds	55,000 00	37,950 00	40,062 50
Bankers and Merch. Tel. Co. bonds..	20,000 00	10,000 00
Columbia Bank stock	15,000 00	15,000 00	
B'way and Seventh ave. R.R. Co. st'k,	3,000 00	8,200 00	
Park Bank stock	5,000 00	7,800 00	60,000 00
American Express Co. stock	7,200 00	7,300 00	
Consolidated Gas Co. stock	45,400 00	44,000 00	
Equitable Gas Co. stock	2,000 00	2,700 00	35,000 00
Metropolitan Gas Co. bonds.....	5,500 00	6,200 00	
Metropolitan Elevated R. R. bonds..	10,000 00	11,700 00	
N. Y. C. and H. R. R. stock.....	30,000 00	31,500 00	5,000 00
Western Union Telegraph Co. stock,	22,000 00	15,800 00	
Union Trust Co. stock	2,100 00	7,300 00	
United States bonds	5,000 00	5,600 00	250,000 00
Union Pacific R. R. bonds	210,000 00	195,300 00	
Kansas Pacific R. R. bonds	148,000 00	148,000 00	
Galveston, Harrisburg and San Antonio R. R. bonds	10,000 00	9,100 00	100,000 00
Rochester and Pitts. R. R. bonds ...	5,000 00	5,200 00	
Oregon and Trans-Con. Co. bonds...	13,000 00	12,300 00	
N. Y., L. E. and W. R. R. bonds ...	19,000 00	17,200 00	75,000 00
Union Pacific R. R. bonds	30,000 00	35,100 00	
Missouri Pacific R. R. stock	40,000 00	44,400 00	
St. L., A. and T. H. R. R. pref. stock,	10,000 00	8,600 00	250,000 00
St. P. and Duluth R. R. pref. stock,	10,000 00	9,900 00	
St. L., I. M. and Southern R. R. bds.	25,000 00	26,800 00	
Missouri Pacific R. R. bonds	5,000 00	5,800 00	100,000 00
Oregon and Trans-Con. Co. bonds ..	5,000 00	4,700 00	
Denver and Rio Grande R. R. bds..	20,000 00	23,000 00	
Union Pacific R. R. bonds	20,000 00	23,400 00	75,000 00
Am. Tel. and Cable Co. stock	10,000 00	6,800 00	
Chi., Mil. and St. P. R. R. pref. stk.	10,000 00	12,400 00	
St. L., A. and T. H. R. R. pref. stk..	30,000 00	25,800 00	250,000 00
Missouri Pacific R. R. stock	10,000 00	11,100 00	
Chi. and Northw. R. R. pref. stock..	10,000 00	13,500 00	
Evans. and Terre Haute R. R. stock,	30,000 00	19,200 00	250,000 00
Western Union Telegraph Co. stock,	40,000 00	28,800 00	
Pacific Mail S. S. Co. stock	30,000 00	19,800 00	
Chi. and N.'w. R. R. common stock,	10,000 00	11,000 00	250,000 00
Del., Lack. and West. R. R. stock ..	5,000 00	6,200 00	
Southern Pacific R. R. bonds	100,000 00	105,000 00	
Lou., N. Orleans and Tex. R. R. bds.	50,000 00	45,000 00	250,000 00
Texas and New Orleans R. R. bonds,	50,000 00	50,000 00	
Atlantic and Pacific R. R. bonds....	50,000 00	42,500 00	
Gal., Har. and San A. R. R. bonds..	125,000 00	113,700 00	

	Par value.	Market value.	Amount loaned.
Baltimore and Ohio R. R. stock.....	\$80,000 00	\$136,000 00	\$100,000 00
Cin., Wash. and Balt. R. R. bonds..	75,000 00	81,700 00	100,000 00
Baltimore and Ohio R. R. stock.....	30,000 00	51,000 00	
Manhattan Elevated R. R. con. stock,	130,000 00	156,000 00	200,000 00
N. Y. C. and H. R. R. stock.....	20,000 00	21,600 00	
Western Union Telegraph Co. stock,	55,000 00	39,600 00	
American Tel. and Cable Co. stock..	20,000 00	13,600 00	
California and Oregon R. R. bonds..	32,000 00	32,900 00	200,000 00
Texas Pacific R. R. bonds.....	35,000 00	16,400 00	
Tol., Ann Arbor and N. M. R. R. bds.	25,000 00	20,000 00	
Mahoning Coal Co. bonds.....	3,000 00	2,800 00	
St. Paul, Minn. and Man. R. R. stock,	10,000 00	10,900 00	200,000 00
Oregon and Transcon. Co. stock....	5,000 00	1,600 00	
Chicago and N. w. R. R. pref. stock,	100,000 00	135,000 00	
Western Union Telegraph Co. stock,	50,000 00	36,000 00	
N. Y., Lake Erie and W. R. R. stock,	20,000 00	5,200 00	50,000 00
N. Y., Lake Erie and W. R. R. stock,	40,000 00	10,400 00	
Missouri Pacific R. R. stock....	10,000 00	11,100 00	
Central R. R. of New Jersey stock..	10,000 00	4,400 00	
Western Union Telegraph Co. stock,	30,000 00	21,600 00	50,000 00
Missouri Pacific R. R. bonds.....	10,000 00	11,400 00	
Lehigh and Wilkesb. Coal Co. bonds,	1,000 00	1,000 00	
Fort Worth and Den. City R. R. bds.	5,000 00	4,000 00	
Long Dock bonds.....	5,000 00	6,000 00	50,000 00
Lehigh and Wilkesb. Coal Co. bonds,	10,000 00	10,500 00	
N. Y., Lake Erie and W. R. R. stock,	60,000 00	15,600 00	
Western Union Telegraph Co. stock,	10,000 00	7,200 00	
Missouri Pacific R. R. stock....	20,000 00	22,200 00	50,000 00
Oregon R. R. and Nav. Co. stock....	5,000 00	5,300 00	
Western Union Telegraph Co. stock,	1,500 00	1,000 00	
N. Y., Lake Erie and W. R. R. stock,	70,000 00	18,200 00	
Manhattan Elev. R. R. con. stock...	10,000 00	12,000 00	50,000 00
Pacific Mail S. S. Co. stock.....	10,000 00	6,600 00	
Canada Southern R. R. bonds.....	12,000 00	10,000 00	
Oregon Short Line bonds.....	3,000 00	2,900 00	
Ohio Southern R. R. bonds.....	5,000 00	5,000 00	50,000 00
Northern Pacific R. R. bonds.....	20,000 00	18,400 00	
Intern'l and Gt. North. R. R. bds..	10,000 00	8,300 00	
Kansas Pacific R. R. bonds.....	1,000 00	900 00	
Missouri Pacific R. R. stock.....	10,000 00	11,100 00	50,000 00
Chic., Rock Island & Pac. R. R. stk.	10,000 00	12,800 00	
L. S. & Mich. Southern R. R. stock,	10,000 00	8,800 00	
St. Louis, Iron Mountain and South-			
ern R. R. bonds.....	35,000 00	30,800 00	50,000 00
Missouri, Kan. & Tex. R. R. bonds..	42,000 00	38,600 00	
Central R. R. of New Jersey bonds..	9,000 00	5,600 00	
L. S. & Mich. Southern R. R. bds.	50,000 00	59,400 00	
Lafayette, Bloom. & Muncy R. R. bds,	7,000 00	6,200 00	100,000 00
Rome, Watertown and Ogdensburg			
R. R. bonds.....	46,000 00	40,400 00	
Kansas Pacific R. R. bonds.....	1,000 00	900 00	
Nashville & Chattanooga R. R. stk..	20,000 00	9,000 00	120,000 00
Chic., Burlington & Quincy R. R. stk.	100,000 00	137,000 00	
N. Y. Central & Hud. Riv. R. R. bds.	150,000 00	199,500 00	
District of Columbia bonds.....	5,000 00	5,800 00	
Harlem preferred stock.....	15,000 00	30,000 00	200,000 00
St. Paul and Duluth R. R. stock....	3,000 00	1,100 00	
Del., Lack. and West. R. R. stock...	75,000 00	93,700 00	
L. S. & Mich. Southern R. R. stock..	30,000 00	26,400 00	
Del., Lack. and West. R. R. stock...	95,000 00	118,700 00	100,000 00
Pulman Palace Car Co. stock.....	40,000 00	53,200 00	
Oregon R. R. & Navigation Co. stk.	40,000 00	42,800 00	
St. Paul, Minn. & Man. R. R. stock,	10,000 00	10,900 00	
Delaware & Hudson Canal Co. stock,	10,000 00	9,600 00	200,000 00
St. Louis & San Fran. 1st pref'd stk.	10,000 00	9,800 00	
Chic., Mil. & St. Paul pref'd stock..	40,000 00	49,600 00	
Del., Lack. & Western R. R. stock..	65,000 00	81,200 00	
Western Union Telegraph Co. stk...	30,000 00	21,600 00	50,000 00
Michigan Central R. R. stock.....	10,000 00	7,600 00	
Chic. & Northwestern R. R. stock..	10,000 00	11,000 00	
St. Louis, Iron Mountain and South-			
ern R. R. bonds.....	24,000 00	21,700 00	70,000 00
Missouri Pacific R. R. stock.....	50,000 00	55,500 00	
Western Union Telegraph Co. stock,	40,000 00	23,800 00	
Oregon and Transcon. Co. bonds....	40,000 00	38,500 00	
United States bonds.....	20,000 00	24,650 00	200,000 00
West Shore certificates.....	100,000 00	52,000 00	
Western Union Telegraph Co. stock,	60,000 00	43,800 00	
Chicago and Northw. R. R. Co. stock,	10,000 00	17,050 00	
Chicago, Bur. and Quincy stock....	10,000 00	13,750 00	
N. Y. C. and H. R. R. Co. stock..	8,000 00	8,444 00	
Lake Shore and Mich. So. R. R. st'k,	20,000 00	17,800 00	
Chic., Mil. and St. Paul R. R. stock,	10,000 00	9,600 00	
Missouri Pacific R. R. stock....	22,500 00	25,500 00	

	Par value.	Market value.	Amount loaned.
Chicago and Northw. R. R. stock...	\$10,000 00	\$11,000 00	\$100,000 00
Lake Shore and Mich. So. R. R. st'k,	40,000 00	35,200 00	
Del., Lack. and West. R. R. stock...	60,000 00	75,000 00	
St. Paul and Duluth pref. stock....	30,000 00	29,700 00	100,000 00
Chicago, Mil. and St. Paul stock	60,000 00	57,300 00	
Louisville and Nash. R. R. bonds...	3,000 00	3,000 00	
Fre., Elk. and Mo. Val. R.-R. bonds,	27,000 00	31,500 00	100,000 00
Western Union Telegraph Co. stock,	50,000 00	36,500 00	
Missouri Pacific R. R. stock	40,000 00	44,200 00	
St. Paul, Minn. and Man. R. R. stock,	40,000 00	43,600 00	
Total amounts.....	\$4,717,700 00	\$4,783,534 00	\$3,699,062 50

Premium notes and loans on policies in force..... \$3,699,062 50
1,137,136 15

Stocks, Bonds, etc., owned by the Company

	Cost value.	Market value.
United States bonds	\$564,022 60	\$668,125 00
Virginia State bonds.....	4,500 00	3,981 63
New York City consolidated stock	213,875 00	244,000 00
New York County consolidated stock.....	36,805 00	45,900 00
New York City consolidated stock.....	33,557 50	45,260 00
New York City Park Improvement bonds.. ..	1,623 75	2,025 00
New York City Dock bond	541 25	675 00
New York City Bounty Fund redemption bonds.....	8,613 00	10,353 00
New York City Accumulated Debt bonds	36,350 50	34,460 00
New York County Accumulated Debt bonds.....	84,601 90	80,608 00
New York City Armory bonds	250,000 00	260,000 00
Lake Shore and Michigan Southern R. R. bonds. ...	115,677 78	119,500 00
Central Park, North and East River R. R. bonds ...	115,325 00	125,000 00
Harlem River and Port Chester R. R. bonds....	102,500 00	103,000 00
New York, West Shore and Buffalo R. R. bonds.....	92,900 00	104,000 00
Bank of Commerce, New York, stock	4,460 00	8,050 00
Total (carried out at cost value).....	\$1,665,353 28	\$1,854,937 63

Cash in office, \$3,297.99; in bank, \$153,116.14; total..... 1,665,353 28
156,414 13
Total net or invested assets as per balance..... \$10,695,438 85

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	65,217 33
Bonds and stocks owned.....	16,830 83
Collateral loans	21,810 19
Premium notes, loans or liens.....	10,470 55
Rents due and accrued on Company's property or lease.....	5,660 16
Market value of bonds and stocks over cost.....	189,584 35
Gross premiums due and unreported on policies in force	\$90,253 26
Gross deferred premiums on policies in force.....	98,265 21
Total.....	\$188,518 47
Deduct average loading (20 per cent).....	37,703 69
Net amount of uncollected and deferred premiums.....	150,814 78
Total admitted Assets	\$11,155,827 04

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$8,585,214 00
Total policy claims.....	184,244 86
Dividends or surplus, or other description of profits to policyholders.....	75,693 40
All other liabilities, viz.: Estimate to cover every existing claim...	57,000 00
Liabilities on policyholders' account.....	\$8,902,152 26

Gross surplus on policyholders' account:		
Exclusively belonging to Tontine policyholders.....		\$16,576 45
Belonging to other than Tontine policyholders		2,237,098 33
Total Liabilities.....		<u>\$11,155,827 04</u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$1,221,015 46	
Premium notes, loans or liens received during 1885.....	40,775 86	
Total.....		\$1,261,791 32
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	\$58,700 10	
Purchase of surrendered policies and canceled by lapse	23,425 67	
Payment of dividends to policyholders.....	6,773 81	
Voided by lapse of policies	17,036 46	
Redeemed by maker in cash and charged agents for collection.....	18,719 13	
Total reduction of premium note account		124,655 17
Balance of note assets December 31, 1885.....		<u>\$1,137,136 15</u>

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	10,224	\$28,782,058
Endowment policies	1,828	5,212,572
All other policies.....	1	2,500 00

New policies issued during the year:

Whole life policies	1,076	2,435,344
Endowment policies.....	744	2,055,246

Total number and amount	13,873	\$38,487,720
Deduct policies decreased and ceased to be in force:....	1,392	4,020,581

Total policies in force at the end of the year.....	<u>12,481</u>	<u>\$34,467,139</u>
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Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	10,449	\$28,682,067
Endowment policies.....	2,032	5,785,072

Total policies in force at the end of the year.....	<u>12,481</u>	<u>\$34,467,139</u>
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Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	243	\$711,178
By maturity (endowments).....	44	77,149
By expiry (term)	1	2,500
By surrender	129	352,044
By lapse	470	1,259,586
By change and decrease	111	374,848
Not taken	394	1,243,276
Totals ...	<u>1,392</u>	<u>\$4,020,581</u>

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	2,950	\$8,507,677
Policies issued during 1885.....	458	876,052
Total	3,408	\$9,383,729
Deduct policies ceased to be in force during 1885.....	231	636,315
Policies in force in New York December 31, 1885...	3,117	\$8,747,414
	Number.	Amount.
Losses and claims unpaid December 31, 1884.	18	\$78,767
Losses and claims incurred during 1885.....	84	182,350
Total	102	\$261,117
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	82	\$211,350
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$363,199.23; notes or credits, \$15,901.31; total..		\$379,100 54

METROPOLITAN LIFE INSURANCE COMPANY.

CORNER PARK PLACE AND CHURCH STREET, NEW YORK.

[Incorporated June, 1866; commenced business January, 1867.]

JOSEPH F. KNAPP, *President.*

JOHN R. HEGEMAN, *Vice-President and Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$500,000.

II. INCOME DURING 1885.

New and renewal premiums, without deductions	\$3,414,602 67
Deduct amount paid for reinsurance.....	78 07
Total premium income.....	\$3,414,524 60
Interest on:	
Mortgage loans.....	49,142 22
Bonds and dividends on stock.....	25,119 78
Premium notes, loans or liens.....	5,360 42
Other debts due the Company	6,218 95
Rents from Company's property.....	28,511 39
Total Income during the year.....	\$3,528,877 39
Balance of net or ledger assets December 31, 1884.....	2,097,559 76
Total.....	\$5,626,437 15

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$1,279,645 13
Matured endowments and additions.	8,120 00
Total amount actually paid for losses and endowments.....	\$1,287,765 13
Surrendered policies.....	68,319 82
Dividends to policyholders.....	53,934 03

Premium notes and loans voided by lapse of policies and surrender, (Total paid policyholders \$1,422,364.17)	\$12,345 19
Paid stockholders for interest or dividends.....	35,000.00
Commissions to agents	668,109 10
Salaries and traveling expenses of agents	376,515 23
Medical examiners' fees.....	34,479 25
Salaries and other compensation of officers and other office employes,	89,258 94
Taxes in State where organized, taxes, licenses, fines and fees in other States....	34,107 56
Rent.....	34,660 14
Commuting commissions	284,327 83
Advertising, printing, stationery, supplies, etc.....	46,328 36
All other items, viz.: Agency, office and legal expenses	43,325 21
(Total miscellaneous expenses..... \$1,646,111.62)	
Disbursements during the year, deducted from above total....	\$3,068,475 79
Balance December 31, 1885.....	\$2,557,961 36

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$345,374 38
Loans secured by mortgages on real estate, first liens.....	1,089,250 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Erie R. R. bonds	\$20,000 00	\$25,550 00	\$23,500 00	
Del. and Hudson Canal Co. bonds...	10,000 00	11,900 00	10,500 00	
Long, Island L. and T. Co. stock....	10,000 00	12,000 00	11,000 00	
St. Louis and I. Mt. R. R. bonds	10,000 00	11,200 00	10,000 00	
Nat. Shoe and Leather Bank stock..	5,400 00	7,290 00	6,500 00	
St. Paul, Min. and Man. R. R. bonds,	10,000 00	11,750 00	10,500 00	
Chicago, Mil. and St. P. R. R. bonds,	35,000 00	40,650 00	38,000 00	
Total amounts.....	\$100,400 00	\$120,240 00	\$110,000 00	110,000 00
Premium notes on policies in force.....				155,671 22

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	\$294,763 03	\$318,475 00	
Brooklyn and New York Bridge bonds.....	22,483 74	29,820 00	
Rochester City, N. Y., bonds.....	38,409 15	53,960 00	
Chicago, Mil. and St. Paul R. R. bonds	76,657 50	79,880 00	
Lockport City, N. Y., bonds	27,191 78	31,000 00	
Cleveland, Col., Cin. and Indianapolis R. R. bonds..	33,965 00	36,250 00	
Peekskill, N. Y., Water bonds	25,872 60	35,000 00	
Delaware and Hudson Canal Co. bonds.....	18,720 00	19,040 00	
Chicago, St. Paul and Omaha R. R. bonds	33,450 00	36,000 00	
St. Joseph and Grand Island R. R. bonds	25,875 00	26,125 00	
Albany and Susquehanna R. R. bonds	22,710 00	23,750 00	
Minn. and St. Louis R. R. bonds.....	29,500 00	29,500 00	
Chicago and Eastern Illinois R. R. bonds.....	26,250 00	27,500 00	
Northern Illinois R. R. bonds.....	26,750 00	26,750 00	
Buffalo, New York and Philadelphia R. R. bonds ...	50,000 00	25,000 00	
Fremont, Elkhorn and Miss. Valley R. R. bonds	9,440 00	9,440 00	
Brooklyn, N. Y., Water bonds	31,452 82	38,000 00	
Total (carried out at cost value).....	\$793,490 62	\$845,490 00	793,490 62
Cash in office, \$12,678.49; in bank, \$32,474.93; total.....			45,153 42
All other items, viz.: Furniture, fixtures, etc.....			19,021 72

Total net or invested assets as per balance	\$2,557,961 36
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V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.	12,110 50
Bonds and stocks owned.....	6,669 17
Collateral loans.....	460 28
Rents due and accrued on Company's property or lease	1,594 89

Market value of real estate over cost.....	\$39,125 62
Market value of bonds and stocks over cost.....	51,999 38
Gross premiums due and unreported on policies in force.....	\$124,523 28
Gross deferred premiums on policies in force.....	43,044 88
Total.....	\$167,568 16
Deduct average loading (20 per cent).....	33,513 63
Net amount of uncollected and deferred premiums	134,054 53
Total of invested and other assets.....	\$2,803,975 73
Deduct items not admitted	19,021 72
Total admitted Assets.....	\$2,784,954 01

Item not admitted:

Furniture, fixtures and safes.....	\$19,021 72
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VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$2,045,055 00
Total policy claims.....	16,101 91
Dividends or surplus, or other description of profits due policyholders.....	9,145 13
All other liabilities, viz.: Premiums paid in advance, \$2,546.56; unrealized items in excess of reserve, \$5,723; total.....	8,269 53
Liabilities on policyholders' account.....	\$2,078,571 63
Gross surplus on policyholders' account.....	706,382 41
Total Liabilities.....	\$2,784,954 01

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$160,771 43
Premium notes, loans or liens received during 1885.....	12,480 59
Total.....	\$173,252 02
Deductions during the year as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims.....	\$5,235 61
Purchase of surrendered policies and canceled by lapse.....	12,345 19
Total reduction of premium note account.....	17,580 80
Balance of note assets December 31, 1885.....	\$155,671 22

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED:

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	4,282	\$5,533,908
Endowment policies.....	110	85,169
All other policies.....	56	73,708

New policies issued and old policies revived during the year :

Whole life policies.....	170	164,037
Endowment policies.....	3	3,000
All other policies.....	11	9,943
Total number and amount	4,632	\$5,869,765
Deduct policies decreased and ceased to be in force! ...	550	806,780
Total policies in force at the end of the year	4,082	\$5,062,985

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	3,931	\$4,916,787
Endowment policies.....	96	75,516
All other policies....	55	70,682
Total policies in force at the end of the year.....	4,082	\$5,062,985

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	105	\$128,363
By maturity (endowments)	12	8,120
By surrender.....	302	522,097
By lapse	116	130,700
By change and decrease.....	10	11,000
Not taken.....	5	6,500
Totals	550	\$806,780

	Number.	Amount.
Industrial policies in force	829,833	\$71,965,635

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	1,382	\$1,794,217
Policies issued during 1885.....	35	33,383
Total.....	1,417	\$1,827,600
Deduct policies ceased to be in force during 1885.....	160	194,220
Policies in force in New York December 31, 1885...	1,257	\$1,633,380

	Number.	Amount.
Losses and claims unpaid December 31, 1884..	3	\$4,000
Losses and claims incurred during 1885.....	5,111	481,286
Total	5,114	\$485,286

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.	5,112	\$483,286

	Number.	Amount.
Industrial claims paid	13,696	\$1,151,413

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions, or other expenses; total.....	\$58,689 67
"Industrial" premiums received during the year in New York..	1,089,367 51

MUTUAL LIFE INSURANCE COMPANY.

CORNER NASSAU AND LIBERTY STREETS, NEW YORK.

[Incorporated April, 1842; commenced business February 1, 1843.]

RICHARD A. McCURDY, *President.*

ISAAC F. LLOYD, *Secretary.*

I. INCOME DURING 1885.

Received for premiums, without deductions.....	\$14,721,967 36
Received for annuities.....	46,934 57
Total premium income.....	\$14,768,901 93
Interest on:	
Mortgage loans.....	2,733,415 64
Bonds and dividends on stock.....	2,005,430 94
Other debts due the Company.....	350,712 74
Rents from Company's property.....	356,493 03
Total Income during the year....	\$20,214,954 28
Balance of net or ledger assets December 31, 1884.....	97,009,913 08
Total.....	\$117,224,867 36

II. DISBURSEMENTS DURING 1885.

Losses and additions..	\$5,920,033 56
Matured endowments and additions.....	2,070,402 75
Total amount actually paid for losses and endowments.....	\$7,990,436 31
Annuityants.....	28,876 55
Surrendered policies and additions.....	3,199,713 50
Dividends to policyholders.....	3,183,023 45
(Total paid policyholders.....	\$14,402,049.90)
Commissions to agents.....	1,228,679 84
Salaries and expenses of law department.....	136,148 56
Medical examiners' fees and expenses.....	104,256 55
Salaries and other compensation of officers and other office employes,	326,088 64
Taxes.....	266,656 50
Rent	85,671 00
Premiums charged off on securities..	469,882 87
Advertising.....	87,982 90
All other items, viz.: Exchange and postage, printing and stationery	
and sundry other expenses....	251,806 49
(Total miscellaneous expenses.....	\$2,957,173.35)
Disbursements during the year, deducted from above total....	\$17,359,223 25
Balance December 31, 1885.....	\$99,865,644 11

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered.....	\$10,992,720 45
Loans secured by mortgages on real estate, first liens..	49,228,930 16

Collateral Loans.

	Par value.	Market value.
Bank of New York stock.....	\$8,000 00	\$13,600 00
Brooklyn Trust Co. stock.....	4,575 00	9,836 00
Broadway and Seventh Avenue R. R. stock	10,000 00	27,600 00
Baltimore and Ohio R. R. Co. stock.....	215,300 00	376,775 00
Baltimore and Ohio R. R. (Wash. Branch) stock....	215,000 00	376,250 00
Central Ohio R. R. stock.....	333,750 00	333,750 00
Chicago and Northwestern Railway stock.....	37,500 00	41,250 00
Chicago and Northwestern Railway pref. stock.....	2,500 00	3,400 00

	Par value.	Market value.
Chicago, Milwaukee and St. Paul R. R. stock.....	\$10,000 00	\$9,500 00
Chicago and Alton R. R. stock.....	35,000 00	49,000 00
Chicago, Rock Island and Pacific R. R. stock.	40,000 00	51,200 00
Chicago, Burlington and Quincy stock.....	25,500 00	48,625 00
Chatham National Bank stock	32,500 00	48,750 00
Central Trust Co. stock.....	16,000 00	53,600 00
Continental Fire Ins. Co. stock.....	2,000 00	4,000 00
Central Park, North and East River R. R. stock.....	7,000 00	9,500 00
City Bank of Plainfield, N. J., stock.....	1,000 00	1,000 00
Delaware and Hudson Canal Co. stock.....	5,000 00	4,800 00
Detroit, Hillsdale and Southwestern R. R. stock....	300,000 00	210,000 00
Fulton and Municipal Gas Co. stock.....	5,000 00	8,100 00
Georgia R. R. and Banking Co. stock	110,000 00	165,000 00
Kansas City, St. Louis and Chicago R. R. stock.....	10,000 00	13,000 00
Morgan's Louisiana and Tex. R. R. and S. S. Co. st'k,	500,000 00	625,000 00
New York, New Haven and Hartford R. R. stock...	10,000 00	20,400 00
New York and Harlem R. R. stock.....	10,000 00	21,200 00
New York Life Insurance and Trust Co. stock.	200 00	970 00
New York Guaranty and Indemnity Co. stock.....	6,800 00	6,800 00
Pullman Palace Car Co. stock.....	110,000 00	146,300 00
Penusylvania R. R. Co. stock.....	67,750 00	73,170 00
St. Paul, Minneapolis and Manitoba R. R. stock	25,000 00	27,500 00
Twenty-third Street Railway Co. stock.....	12,500 00	32,500 00
Second Avenue R. R. stock.....	2,000 00	4,100 00
Union Trust Co. stock.....	7,600 00	26,600 00
Union National Bank, Chicago, stock.....	160,000 00	224,000 00
Baker County, Kansas, bonds.	1,000 00	1,000 00
Coffey County, Kansas, bonds.....	1,000 00	1,000 00
Cloud County, Kansas, bonds.....	2,000 00	2,000 00
Chesapeake and Ohio R. R. Co. bonds.....	42,000 00	33,600 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	5,000 00	5,850 00
Chesapeake and Ohio Southwestern R. R. bonds....	100,000 00	88,000 00
Fonda, Johnstown and Gloversville R. R. bonds....	55,000 00	55,000 00
Greenpoint Ferry Co. bonds.....	25,000 00	25,000 00
Galveston, Harrisburg and San Antonio R. R. bds...	320,000 00	288,000 00
Jersey City, N. J., bonds.	1,000 00	1,000 00
Kentucky Central R. R. bonds.....	220,000 00	154,000 00
Kaw County, Kansas, bonds.....	2,000 00	2,000 00
Louisville, New Orleans and Texas R. R. bonds.....	100,000 00	90,000 00
Morgan's La. and Texas R. R. and S. S. Co. bonds..	90,000 00	95,400 00
Metropolitan Elevated R. R. Co. bonds	18,000 00	20,460 00
Memphis and Charleston R. R. Co. bonds.....	50,000 00	57,500 00
Ottawa County, Kansas, bonds.....	5,000 00	5,000 00
Pratt Coal and Iron Co. bonds.....	300,000 00	300,000 00
Rome, Watertown and Ogdensburg R. R. bonds....	15,000 00	13,350 00
Roseville, Illinois, bonds.....	1,000 00	1,000 00
Southern Pacific Railroad of California bonds.....	150,000 00	157,500 00
Sheridan County, Kansas, bonds.....	3,000 00	3,000 00
Texas and New Orleans R. R. Co. bonds.....	300,000 00	300,000 00
United States bonds.....	50,000 00	62,000 00
Virginia Midland R. R. Co. bonds.....	221,000 00	221,000 00
Wisconsin, Iowa and Nebraska R. R. bonds.....	50,000 00	30,000 00
West Shore and Ontario Terminal Co. bonds.....	875,000 00	455,000 00
Total amounts.....	\$5,349,475 00	\$5,535,046 00

Total amount loaned (on above market value)..... \$3,856,500 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$2,260,000 00	\$2,788,550 00
Angusta, Ga., bonds.....	15,000 00	16,500 00
Atalanta, Ga., bonds.....	56,000 00	59,264 00
Boston, Mass., bonds	400,000 00	517,000 00
Brooklyn, N. Y., bonds.....	1,228,000 00	1,762,320 00
Buffalo, N. Y., bonds.....	130,500 00	140,269 00
Cherry Valley, N. Y., bonds	23,500 00	26,085 00
District of Columbia bonds	322,100 00	396,362 00
Des Moines, Iowa, bonds	95,000 00	100,738 00
Elmira, N. Y., bonds	40,000 00	46,052 00
Elizabeth, N. J., bonds.....	7,500 00	4,725 00
Essex Co., N. J., bonds.....	8,000 00	9,180 00
Georgia State bonds	85,000 00	86,063 00
Galveston, Tex., bonds	133,000 00	125,565 00
Hudson Co., N. J., bonds.	460,000 00	512,330 00
Jersey City, N. J., bonds.....	499,500 00	546,328 00
Milwaukee Co., Wis., bonds	132,000 00	145,382 00
Middlesex Co., N. J., bonds.....	5,000 00	6,181 00
North Plainfield, N. J., bonds.....	13,000 00	13,696 00
New Brunswick, N. J., bonds.....	119,300 00	119,415 00

	Par value.	Market value.
Newark, N. J., bonds.....	\$410,000 00	\$491,975 00
Nashville, Tenn., bonds.....	370,000 00	381,665 00
New York City bonds.....	1,913,200 00	2,576,791 00
Omaha, Neb., bonds.....	115,000 00	121,268 00
Orangetown School District bonds.....	8,000 00	8,080 00
Ramsay Co., Minn., bonds.....	50,000 00	52,000 00
San Antonio, Tex., bonds.....	95,000 00	99,834 00
St. Paul, Minn., bonds.....	300,000 00	320,075 00
San Francisco, Cal., bonds.....	445,500 00	476,685 00
Union Co., N. J., bonds.....	65,000 00	75,780 00
Yonkers, N. Y., bonds.....	100,000 00	141,626 00
Atlantic and Gulf bonds.....	125,500 00	146,203 00
Albany and Susquehanna bonds.....	1,000,000 00	1,224,560 00
American Dock and Imp. Co. bonds.....	500,000 00	440,000 00
Atlantic and Charlotte bonds.....	250,000 00	297,375 00
Baltimore and Ohio (Parkersburg Branch) bonds....	100,000 00	121,000 00
Burlington and Cedar Rapids bonds.....	70,000 00	74,480 00
Buffalo, New York and Philadelphia bonds.....	40,000 00	41,000 00
Bleecker Street and Fulton Ferry bonds.....	14,000 00	16,800 00
Covington and Lexington bonds.....	100,000 00	100,410 00
Charlotte, Columbus and Augusta bonds.....	15,000 00	16,875 00
Cleveland, Columbus, Cincinnati and Ind. bonds....	212,000 00	257,640 00
Chicago, Milwaukee and St. Paul bonds.....	1,656,000 00	1,895,816 00
Cin. and Springfield (C., C. & I. & L. S.) bonds..	237,000 00	272,880 00
Cincinnati, Hamilton and Dayton bonds.....	300,000 00	342,810 00
Chicago and Southwestern (Rock Island) bonds....	150,000 00	192,240 00
Chicago, St. Paul, Minn. and O. R. R. bonds.....	500,000 00	592,500 00
Cedar Rapids, Iowa F. and North. bonds.....	248,000 00	258,340 00
Central R. R. and Banking Co., Ga., bonds.....	666,000 00	749,250 00
Chesapeake and Ohio bonds.....	461,000 00	504,795 00
Chicago and Eastern Illinois bonds.....	50,000 00	58,000 00
Chicago and Northwestern bonds.....	1,000,000 00	1,123,750 00
Columbus and Toledo bonds.....	95,000 00	107,261 00
Columbus and Indiana Central bonds.....	81,000 00	37,510 00
Central Park, North and East River bonds.....	36,000 00	44,489 00
Cincinnati and Chicago Air Line bonds.....	45,000 00	50,472 00
Delaware and Hudson Canal Co. bonds.....	387,000 00	519,425 00
Dakota Central bonds.....	690,000 00	812,475 00
Erie bonds.....	77,000 00	98,560 00
Elmira, Cortland and North. bonds.....	300,000 00	300,000 00
Flint and Pere Marquette bonds.....	300,000 00	348,000 00
Fremont, Elk Horn and Missouri Valley bonds....	100,000 00	116,000 00
Gulf, Colorado and Santa Fe bonds.....	250,000 00	288,750 00
Georgia Railroad and Banking Co. bonds.....	200,000 00	214,500 00
Hannibal and St. Joseph bonds.....	500,000 00	592,500 00
Houston and Texas Central bonds.....	200,000 00	203,625 00
Ind., Decatur and Springfield bonds.....	195,000 00	195,000 00
Ind., Bloomington and Western bonds.....	115,000 00	134,550 00
Indianapolis and St. Louis (series A, B, C) bonds....	400,000 00	454,370 00
Jeffersonville, Madison and Ind. bonds.....	100,000 00	116,750 00
Jefferson Railroad bonds.....	84,000 00	85,260 00
Kansas City, St. Jo and Council Bluffs bonds....	400,000 00	492,000 00
Lake Erie and Western bonds.....	125,000 00	111,250 00
Lafayette, Bloomington and Muncie bonds.....	125,000 00	111,875 00
Lake Shore and Michigan Southern.....	1,500,000 00	1,822,500 00
Morgan's Louisiana and Texas R. R. bonds.....	250,000 00	296,875 00
Michigan Central bonds.....	150,000 00	174,000 00
Morris and Essex bonds.....	100,000 00	126,000 00
Mobile and Ohio bonds.....	100,000 00	112,000 00
Memphis and Charleston Tenn. lien bonds.....	500,000 00	600,000 00
Montgomery and Eufaula bonds.....	80,000 00	93,450 00
Mississippi and Tennessee bonds.....	91,000 00	109,200 00
Minneapolis Street Railway bonds.....	130,000 00	137,150 00
Municipal Gas-Light Co., Yonkers, bonds.....	27,000 00	27,000 00
Norfolk and Petersburg bonds.....	10,000 00	11,600 00
New York, Lackawanna and Western bonds.....	1,000,000 00	1,230,000 00
New York, Chicago and St. Louis bonds.....	450,000 00	441,000 00
Nash., Chat. and St. Louis bonds.....	301,000 00	358,326 00
New York Central and Hudson River bonds.....	500,000 00	666,250 00
New York, Pennsylvania and Ohio bonds.....	55,000 00	57,750 00
Piedmont R. R. of Virginia bonds.....	61,000 00	66,490 00
Pittsburg, Cleveland and Toledo bonds.....	500,000 00	525,000 00
Pittsburg Junction bonds.....	500,000 00	525,000 00
Rome, Watertown and Ogdensburg bonds.....	150,000 00	171,945 00
St. Paul Water Co. bonds.....	26,500 00	30,282 00
St. Paul City Railway Co. bonds.....	285,000 00	302,100 00
Syracuse, Binghamton and New York bonds.....	238,000 00	316,540 00
South Pacific of Missouri bonds.....	233,000 00	239,990 00
South Carolina Pur. M. bonds.....	450,000 00	488,250 00
South Georgia and Florida bonds.....	8,000 00	9,680 00
South Side of Virginia bonds.....	40,000 00	42,024 00
Texas and New Orleans bonds.....	800,000 00	713,460 00
Union Passenger Railway, Philadelphia, bonds....	27,000 00	29,363 00
Virginia and Tennessee bonds.....	10,000 00	12,500 00

	Par value.	Market value.
Western Transit Co. (N. Y. C.) bonds.....	\$350,000 00	\$357,280 00
Chicago, Milwaukee and St. Paul stock.....	275,000 00	341,000 00
Chicago and Northwestern stock.....	500,000 00	680,000 00
Morris and Essex stock.....	25,000 00	32,500 00
New York and Harlem stock.....	420,000 00	890,400 00
New York, N. H. and Hartford stock.....	109,200 00	222,768 00
Naugatuck stock.....	80,000 00	158,400 00
New York, Providence and Boston stock.....	160,000 00	272,000 00
Pennsylvania R. R. stock.....	304,000 00	329,840 00
Real Estate and Auction Room stock.....	1,000 00	1,050 00
Total (carried out at par value)	<u>\$32,978,300 00</u>	<u>\$39,366,104 00</u>
Cash in office and in bank.....		2,619,643 21
Bills receivable, suspense account.....		185,861 66
Agents' ledger balances.....		3,688 63

Total net or invested assets, as per balance \$99,865,644 11

IV. OTHER ASSETS.

Interest due and accrued	1,217,329 85
Market value of bonds and stocks over par.....	6,387,804 00
Gross premiums due and unreported on policies in force.....	\$222,264 22
Gross deferred premiums on policies in force.....	1,215,925 33
Total	<u>\$1,438,189 55</u>
Deduct average loading (20 per cent).....	287,637 91

Net amount of uncollected and deferred premiums..... 1,150,551 64

Total of invested and other assets.....	\$108,621,329 60
Deduct items not admitted.....	189,550 29

Total admitted Assets.... \$108,431,779 31

Items not admitted:

Agents' balances	\$3,688 63
Bills receivable, suspense account.....	185,861 66
Total items not admitted.....	<u>\$189,550 29</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest..... \$94,068,502 00

Death losses and matured endowments, due and unpaid.....	\$54,800 00
Death losses and matured endowments not due	820,426 00
Death losses and other policy claims resisted or awaiting further proof	92,752 00

Total policy claims..... 967,978 00

All other liabilities, viz.: Premiums paid in advance, \$50,080.73; non-forfeiture clause in policies, \$41,650; total.....	91,730 73
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Liabilities on policyholders' account.....	\$95,128,210 73
Gross surplus on policyholders' account	13,303,568 58

Total Liabilities..... \$108,431,779 31

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	90,923	\$263,537,734
Endowment policies.....	23,868	61,774,283
All other policies.....	13	6,300
Reversionary additions.....		26,470,968

New policies issued during the year :

	Number.	Amount.
Whole life policies.....	8,264	\$24,878,625
Endowment policies.....	5,440	14,263,683

Old policies revived during the year :

Whole life policies.....	449	1,516,720
Endowment policies.....	168	478,260

Old policies changed in amount :

Whole life policies.....	8	36,000
Endowment policies.....	1	10,000

Additions by dividends during the year :

Reversionary additions.....		5,365,601
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Total number and amount.....	129,134	\$398,338,179
Deduct policies decreased and ceased to be in force.....	8,252	29,385,842

Total policies in force at the end of the year.....	120,882	368,952,337
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	94,541	\$273,994,738
Endowment policies.....	26,330	68,197,930
All other policies.....	11	5,900
Reversionary additions.....		26,753,769

Total policies in force at the end of the year.....	120,882	\$368,952,337
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	1,611	\$5,937,100
By maturity (endowments).....	789	2,074,403
By surrender.....	1,704	9,529,905
By lapse.....	2,700	7,001,784
By change and decrease.....	9	362,505
Not taken.....	1,435	4,463,145
By expiry.....	4	17,000
Totals.....	8,252	\$29,385,842

VII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	26,669	\$88,189,914
Policies issued during 1885.....	2,518	9,302,641
Total.....	29,187	\$97,492,555
Deduct policies ceased to be in force during 1885.....	1,701	6,665,466

Policies in force in New York December 31, 1885..	27,486	\$90,827,089
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	Number.	Amount.
Losses and claims unpaid December 31, 1884.....		\$210,088
Losses and claims incurred during 1885.....		2,106,57
Total.....		\$2,316,635

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....		\$2,129,744

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses.....		\$3,402,890
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NEW YORK LIFE INSURANCE COMPANY.

No. 346 BROADWAY, NEW YORK.

[Incorporated 1841; commenced business 1845.]

WILLIAM H. BEERS, *President.*

HENRY TUCK, *Vice-President.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$4,089,342 97
Renewal premiums.....	7,601,142 96
Annuities.....	913,395 14
Total.....	\$12,603,881 07
Deduct amount paid for reinsurance	123,033 07
Total premium income	\$12,480,848 00
Interest on :	
Mortgage loans	1,171,610 01
Bonds and dividends on stock	1,721,567 56
Premium notes, loans or liens.....	37,351 94
Other debts due the Company.....	58,515 65
Rents from Company's property.....	100,373 60
Profits on bonds, stocks, or real estate sold.....	334,874 53
Total Income during the year.....	\$15,905,141 29
Balance of net or ledger assets, December 31, 1884.....	56,039,851 50
Total.....	\$71,944,992 79

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$3,077,859 64
Matured endowments and additions.....	741,764 47
Total.....	\$3,819,624 11
Deduct amount received for losses or claims on policies of this Company reinsured	78,750 00
Total amount actually paid for losses and endowments	\$3,740,874 11
Annuitants	899,270 84
Surrendered policies	1,350,460 21
Dividends to policyholders	1,691,268 59
<i>(Total paid policyholders.....</i>	<i>\$7,681,873.75)</i>
Commissions to agents	1,430,265 69
Salaries and traveling expenses of agents	90,000 00
Medical examiners' fees	104,513 99
Salaries and other compensation of officers and other office employés	274,885 87
Taxes in State where organized, and taxes, licenses, fines and fees in other States.....	127,109 25
Advertising.....	96,610 45
All other items, viz. : Office, law and agency expenses.....	516,261 12
<i>(Total miscellaneous expenses.....</i>	<i>\$2,639,646.37)</i>
Disbursements during the year, deducted from above total....	\$10,321,520 12
Balance December 31, 1885	\$61,623,472 67

Invested as follows :

III. INVESTED ASSETS.

Real estate unincumbered, cost value	\$6,855,532 63
Loans secured by mortgages on real estate, first liens.....	18,159,500 00

Collateral Loans.

	Par value.	Market value.
Delaware and Hudson stock	\$125,000 00	\$120,625 00
Central National Bank stock.....	152,800 00	168,080 00
Fourth National Bank stock.....	142,200 00	177,750 00
Mercantile Block Association stock.....	50,000 00	50,000 00
Chicago and Northwestern stock.....	10,000 00	11,000 00
Chicago and Northwestern preferred stock.....	10,000 00	13,600 00
Chicago, St. Paul, Minneapolis and Omaha stock....	10,000 00	10,300 00
Equitable Gas-Light Co. stock	5,000 00	5,000 00
Delaware, Lackawanna and Western stock.....	5,000 00	6,250 00
Central Trust Company stock.....	5,000 00	15,000 00
New York Central and Hudson River stock.....	5,000 00	5,275 00
National Bank of America stock.....	1,000 00	1,700 00
Central National Bank stock.....	9,000 00	9,900 00
Total amounts.....	\$530,000 00	\$594,480 00

Total amount loaned (on above market value)	\$451,500 00
Premium notes and loans on policies in force.....	416,034 15

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$485,483 34	\$582,750 00
United States bonds.....	310,573 25	372,481 25
Alabama State bonds.....	36,100 00	47,280 00
Georgia State bonds	1,500 00	1,627 50
Mississippi State bonds.....	19,600 00	19,600 00
South Carolina State bonds.....	27,624 37	32,327 35
Tennessee State bonds.....	9,880 00	13,780 00
Brooklyn City bonds.....	1,593,664 71	2,067,913 90
Buffalo City bonds.....	132,652 64	158,525 84
East Chester, New York, bonds.....	45,297 37	51,257 08
Flatbush, N. Y., Water bonds..	19,600 00	25,800 00
Flushing, N. Y., bonds.....	78,600 00	97,407 50
Jersey City, N. J., bonds	584,713 80	637,777 51
New York City and County bonds....	131,673 70	161,791 87
Newark, N. J., bonds.....	923,062 49	960,757 51
Petersburgh City, Va., bonds.....	30,750 00	30,750 00
Richmond, Va., bonds.....	46,250 00	62,505 00
Rochester, N. Y., bonds.....	52,217 47	65,095 00
St. Paul, Minn., Water bonds.	184,820 40	218,000 00
Yonkers, N. Y., bonds.....	181,335 11	225,072 50
Albany and Susquehanna (D. and H.) R. R. bonds..	925,539 57	993,357 50
Baltimore and Ohio R. R. bonds.....	500,000 00	532,083 33
Burlington, Cedar Rapids and Northern R. R. bds..	84,500 00	96,750 00
Cedar Rapids, Iowa Falls and Northw. R. R. bonds,	447,965 00	474,075 00
Chicago, Milwaukee and St. Paul R. R. bonds... ..	622,110 00	654,150 00
Chicago and Northwestern R. R. bonds.....	180,530 00	192,625 00
Chicago and Northwestern, cons'd R. R. bonds... ..	2,863,940 02	2,873,500 00
Chicago, St. Paul, Minneapolis & Omaha R. R. bds.	602,504 16	646,250 00
Chicago and Western Indiana R. R. bonds..	1,006,023 33	1,060,000 00
Cleveland, C. C. and I. R. R. bonds.....	1,309,880 60	1,378,240 00
Denver and Rio Grande R. R. bonds.....	246,507 73	264,093 34
Evansville and Indianapolis R. R. bonds.....	187,000 00	187,000 00
Fremont, Elkhorn and Mo. Valley R. R. bonds.....	229,000 00	229,000 00
Gulf, Colorado and Santa Fe R. R. bonds.....	1,009,748 16	1,097,250 00
Gulf, Colorado and Santa Fe, Gold R. R. bonds.....	70,500 00	87,500 00
Indianapolis and St. Louis R. R. bonds.....	152,205 00	152,205 00
Kansas City, St. Jo. and Council Bluffs R. R. bonds.	164,857 00	167,300 00
Lake Shore and Michigan Southern R. R. bonds....	1,436,458 33	1,480,203 33
Lake Shore & Michigan Southern cons'd R. R. bds..	313,125 00	313,125 00
Mahoning Coal R. R. bonds.....	362,028 23	390,000 00
Metropolitan Elevated R. R., New York, bonds ..	319,099 69	367,545 00
Michigan Central R. R. bonds	60,221 67	62,666 07
Minneapolis and St. Louis R. R. bonds.....	230,000 00	234,833 33
Morgan's Louisiana and Tex. R. R. and S. S. bonds,	345,966 67	348,750 00
New York Central and Hudson River R. R. bonds...	1,016,572 81	1,340,000 00
New York Elevated R. R., N. Y., bonds.....	742,187 79	801,515 00
New York and Harlem R. R. bonds	1,058,841 67	1,368,333 33
New York, Lake Erie and Western R. R. bonds.....	2,343,333 33	2,503,333 33
New York, Lackawanna and Western R. R. bonds..	1,608,499 32	1,852,500 00
Northern Pacific R. R. bonds.....	1,206,000 00	1,332,000 00
Northern Pacific R. R. terminal bonds	500,000 00	500,000 00
Northern Illinois R. R. bonds.....	707,000 00	730,333 33
Ottawa and Burlington R. R. bonds.....	187,311 00	196,000 00
Pittsburg, Cleveland and Toledo R. R. bonds.....	516,260 00	525,000 00
Rensselaer and Saratoga R. R. bonds.....	9,519 92	12,720 00
South Carolina R. R. bonds.....	102,000 00	107,000 00
St. Paul and Northern Pacific R. R. bonds	745,000 00	780,000 00

	Cost value.	Market value.
Taylor's Falls and Lake Superior R. R. bonds.....	\$212,100 00	\$224,700 00
Union Pacific R. R. bonds	279,783 33	294,583 33
Virginia and Tennessee R. R. bonds.....	71,340 00	71,340 00
American Safe Deposit Co. bonds.....	55,785 00	55,865 00
Delaware and Hudson Canal Co. bonds.....	371,458 45	407,255 00
Equitable Gas-Light Co. of New York bonds.....	156,910 00	157,620 00
Equitable Gas-Light Co. of Baltimore bonds	294,000 00	294,000 00
New York Mutual Gas-Light Co. bonds.....	83,000 00	92,130 00
People's Gas-Light Co. of Chicago bonds....	568,375 00	627,500 00
St. Paul, Minn., Gas-Light Co. bonds.....	207,000 00	207,000 00
American Exchange Bank, New York, stock.....	10,025 00	12 800 00
Bank of America, New York, stock.	8,484 00	12,397 00
Bank of the Republic, New York, stock	907 50	1,331 00
Merchants' Bank, New York, stock.....	11,112 53	11,360 25
Chicago and Northwestern R. R. pref. stock.....	1,356,450 00	1,542,450 00
Delaware, Lackawanna and Western R. R. stock ...	448,750 00	618,750 00
Manhattan Safe Deposit Co. stock.....	197 100 00	197,100 00
Total (carried out at cost value).....	<u>\$33,640,220 56</u>	<u>\$36,991,923 88</u>
Cash in office, \$5,006.92 ; in bank, \$2,037,535.68 ; total....		2,042,542 60
Agents' ledger balances.....		58,142 73
Total net or invested assets, as per balance.....		<u>\$61,623,472 67</u>

IV. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages ..	193,982 06
Bonds and stocks owned	229,736 20
Rents due and accrued on Company's property or lease.....	11,565 92
Market value of bonds and stocks over cost.....	3,351,703 32
Gross premiums due and unreported on policies in force ..	\$575,699 50
Gross deferred premiums on policies in force.....	878,161 65
Total.....	<u>\$1,453,861 15</u>
Deduct average loading (20 per cent)	290,772 23
Net amount of uncollected and deferred premiums.....	<u>1,163,088 92</u>
Total of invested and other assets	<u>\$66,573,549 09</u>
Deduct items not admitted	58,142 73
Total admitted Assets	<u><u>\$66,515,406 33</u></u>
<i>Items not admitted :</i>	
Agents' balances.....	<u><u>\$58,142 73</u></u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$53,179,682 00
Deduct net value of risks reinsured.....	354,559 00
Net reinsurance reserve.....	<u>\$52,825,129 00</u>
Matured endowments due and unpaid.....	\$41,854 06
Death losses and matured endowments not due	362,847 12
Death losses and other policy claims resisted.....	30,000 00
Annuity claims unpaid.....	10,595 21
Total policy claims.....	<u>445,296 39</u>
All other liabilities, viz.: Premiums paid in advance	29,934 03
Liabilities on policyholders' account.....	<u>\$53,300,359 42</u>
Gross surplus on policyholders' account :	
Exclusively belonging to Tontine policyholders	3,123,742 77
Belonging to other than Tontine policyholders.....	10,091,304 17
Total Liabilities.....	<u><u>\$66,515,406 36</u></u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$440,067 12	
Premium notes, loans or liens received during 1885	64,515 84	
Total		\$504,582 96
Deductions during the year, as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	\$20,852 83	
Purchase of surrendered policies and canceled by lapse	7,256 54	
Payment of dividends to policyholders	1,609 71	
Voided by lapse of policies	8,116 66	
Redeemed by maker in cash	50,713 07	
Total reduction of premium note account		88,548 81
Balance of note assets December 31, 1885		\$416,034 15

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	52,819	\$162,417,839
Endowment policies	20,745	66,962,747
All other policies	4,483	2,000

New policies issued during the year :

Whole life policies	11,961	44,056,477
Endowment policies	5,949	21,276,423
All other policies	57	198,613
Annuities	529	.....

Old policies revived during the year :

Whole life policies	43	170,410
Endowment policies	26	105,774
All other policies	1	.....

Old policies increased in amount :

Whole life policies . . . . .	.....	13,050
Endowment policies . . . . .	.....	41,705

Additions by dividends during the year :

Whole life policies . . . . .	.....	1,889,000
Endowment policies . . . . .	.....	770,000

Total number and amount	96,613	\$297,904,038
Deduct policies decreased and ceased to be in force	10,195	38,229,538

Total policies in force at the end of the year	86,418	\$259,674,500
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	58,278	\$183,408,091
Endowment policies	23,290	76,067,796
All other policies	4,850	198,613

Total policies in force at the end of the year	86,418	\$259,674,500
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Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	881	\$2,881,933
By maturity (endowments and discount)	419	738,114
By expiry (term and annuities)	202	2,000
By surrender	1,233	6,916,683
By lapse	4,700	14,626,879
By change and decrease . . . . .	.....	488,314
Not taken	2,760	12,585,615
Totals	10,195	\$38,229,538

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884	10,409	\$32,981,244
Policies issued during 1885.....	2,005	7,827,381
Total.....	12,414	\$41,808,625
Deduct policies ceased to be in force during 1885.....	1,260	4,929,270
Policies in force in New York December 31, 1885...	11,154	\$36,879,355
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	25	\$114,309 77
Losses and claims incurred during 1885	218	577,384 40
Total.....	243	\$691,694 17
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	227	\$660,595 22
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions, or other expenses (estimated).....		\$1,350,000

PROVIDENT SAVINGS LIFE ASSURANCE SOCIETY.

No. 55 LIBERTY STREET, NEW YORK.

[Incorporated February 25, 1875 ; commenced business August 10, 1875.]

SHEPPARD HOMANS, *President.*

WILLIAM E. STEVENS, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$100,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$148,025 52
Renewal premiums	142,524 12
Premiums paid by dividends, including reconverted additions	70,742 55
Total	\$361,292 19
Deduct amount paid for reinsurance.	373 88
Total premium income.....	\$360,918 31
Interest on :	
Mortgage loans	1,237 50
Bonds and dividends on stock... ..	4,730 00
Deposit	257 27
Total Income during the year.....	\$367,143 08
Balance of net or ledger assets December 31, 1884.....	170,241 33
Total.....	\$537,384 41

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$142,619 40
Surrendered policies.....	1,804 54
Dividends to policyholders.....	70,742 55
(Total paid policyholders.....	\$215,256.40)

Commissions to agents, new, \$51,734.42 ; renewals, \$4,364 22.....	\$56,098 64
Traveling expenses of agents	2,984 51
Medical examiners' fees	1,981 25
Salaries and other compensation of officers and other office employés,	15,670 96
Taxes in State where organized, \$2.50 ; taxes, licenses, fines and	
fees in other States, \$2,807.52.....	2,810 02
Rent	6,204 25
Advanced to agents to be repaid out of future salaries or commis-	
sions	1,483 30
Paid for furniture and fixtures and safes for home and agency offices,	941 41
Advertising.....	6,892 39
All other items, viz.: Attendants' fees, \$1,085; stationery and	
printing, \$4,671 47; postage and telegrams, \$1,860.28; legal and	
other expenses, \$2,039.99; total.....	9,656 74
<i>(Total miscellaneous expenses..... \$104,723.47)</i>	
Disbursements during the year, deducted from above total....	\$319,979 96
Balance December 31, 1885 ..	\$217,404 45

Invested as follows:

IV. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$20,500 00
Loans made in cash to policyholders on the Company's policies....	175 00
Premium notes and loans on policies in force.....	563 55

Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	\$113,250 00	\$112,500 00
Atchison Jewel Co. and Western R. R. bonds.....	13,645 30	15,000 00
Total (carried out at cost value).....	\$126,895 30	\$127,500 00
		126,895 30
Cash in office, \$2,316.43; in bank, \$59,044.32; total.....		61,360 75
Bills receivable.....		817 20
Agents' ledger balances.....		7,092 65

Total net or invested assets as per balance..... \$217,404 45

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and stocks owned	525 00
Collateral loans	10 50
Premium notes, loans or liens.....	72 00
Market value of bonds and stocks over cost	604 70
Gross premiums due and unreported on policies in force.....	\$14,097 41
Gross deferred premiums on policies in force.....	3,590 47
Total	\$17,687 88
Disallowed.....	8,719 55
	\$8,968 33
Deduct average loading (20 per cent).....	1,793 67
Net amount of uncollected and deferred premiums.....	7,174 66
Total of invested and other assets	\$25,791 31
Deduct items not admitted.....	7,909 85
Total admitted Assets.....	\$217,881 46

Items not admitted :

Agents' balances.....	\$7,092 65
Bills receivable.....	817 20
Total items not admitted.....	\$7,909 85

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		\$73,084 00
Total policy claims.....		25,000 00
Liabilities on policyholders' account.....		\$58,084 00
Gross surplus on policyholders' account.....		119,797 46
Total Liabilities.....		\$217,881 46

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$563 55
Balance of note assets December 31, 1885	\$563 55

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number	Amount.
Whole life policies	212	\$84,646
Endowment policies.....	98	89,325
All other policies	3,641	13,864,200

New policies issued during the year :

Endowment policies.....	16	15,100
All other policies.....	3,113	13,833,500

Old policies revived during the year :

All other policies.....	9	22,000
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Old policies increased in amount :

All other policies.....		11,000
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Total number and amount.....	7,089	\$27,919,771
Deduct policies decreased and ceased to be in force.....	823	2,768,475

Total policies in force at the end of the year	6,266	\$25,151,296
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	175	\$66,946
Endowment policies.....	78	88,225
All other policies.	6,013	24,996,125

Total policies in force at the end of the year.....	6,266	\$25,151,296
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	45	\$127,375
By expiry (term).....	579	1,964,175
By surrender	32	19,750
By lapse.....	37	13,675
By change and decrease		44,500
Not taken	129	599,000

Totals.....	823	\$2,768,475
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	Number.	Amount.
Industrial policies in force.....	128	\$14,982 00

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884	1,757	\$6,112,506
Policies issued during 1885	625	2,707,100
Total.....	2,382	\$8,819,606
Deduct policies ceased to be in force during 1885.....	315	980,676
Policies in force in New York December 31, 1885..	2,067	\$7,838,930
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	3	\$12,000 00
Losses and claims incurred during 1885.....	22	67,850 00
Total.....	25	\$79,850 00
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	20	\$57,850 00
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses : Cash.....		\$104,576 54

UNITED STATES LIFE INSURANCE COMPANY.

No. 261 BROADWAY, NEW YORK.

[Incorporated February, 1850; commenced business March 4, 1850.]

T. H. BROSANAN, *President.*C. P. FRALEIGH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$440,000.

II. INCOME DURING 1885.

New premiums, without deductions	\$150,726 46
Renewal premiums.....	514,700 41
Total.....	\$665,426 87
Deduct amount paid for reinsurance.....	5,037 84
Total premium income.....	\$660,389 03
Interest on:	
Mortgage loans.....	129,949 72
Bonds and dividends on stock.....	106,270 16
Premium notes, loans or liens.....	7,678 22
Other debts due the Company.....	10,573 20
Rents from Company's property.....	2,458 14
Total Income during the year.....	\$917,318 47
Balance of net or ledger assets December 31, 1884	5,026,375 99
Total.....	\$5,943,694 46

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$306,364 27
Matured endowments and additions	81,400 84
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Total amount actually paid for losses and endowments.....	\$387,765 11
Annuitants	761 20
Surrendered policies.	111,979 83
(Total paid policyholders.....	\$500,506.14)
Paid stockholders for interest	30,800 00
Commissions to agents	86,928 37
Salaries and traveling expenses of agents.....	51,180 59
Medical examiners' fees	9,832 10
Salaries and other compensation of officers and other office employes,	47,472 59
Taxes in State where organized, and taxes, licenses, fines and fees	
in other States.....	15,507 37
Rent	21,731 67
Advertising	15,265 93
All other items, viz.: Printing and stationery, \$5,355.98; exchange	
and expressage, \$4,578.32; law expenses, \$6,692.41; directors' fees,	
\$2,525; traveling expenses of officers and employes, \$1,606.73;	
miscellaneous, \$6,660.87; profit and loss account, \$14,808.31;	
total	42,227 70
(Total miscellaneous expenses.....	\$320,946.32)
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Disbursements during the year, deducted from above total....	\$821,452 46
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Balance December 31, 1885	\$5,122,242 00
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Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value..	\$50,381 81
Loans secured by mortgages on real estate, first liens	2,355,208 23

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Western Union Telegraph Co. stock,	\$7,500 00	\$5,475 00	\$16,700 00
Missouri Pacific Ry. bonds	1,000 00	1,165 00	
American Tel. and Cable Co. stock...	16,300 00	10,921 00	
N.Y., Lack. and West. Ry. Co. stock,	6,600 00	6,567 00	
United States bonds	200 00	246 75	3,375 00
Missouri Pacific Ry. bonds	2,000 00	2,330 00	
American Tel. and Cable Co. stock ..	4,000 00	2,680 00	
Western Union Telegraph Co. stock,	500 00	365 00	
American Tel. and Cable Co. stock..	2,500 00	1,675 00	1,250 00
Missouri Pacific Ry. Co. stock.....	10,000 00	11,000 00	
Western Union Telegraph Co. stock,	10,000 00	7,300 00	
American Tel. and Cable Co. stock..	7,000 00	4,690 00	
Imp. and Trad. Nat. Bank, N.Y., stk.	400 00	1,060 00	17,312 45
Germania Fire. Ins. Co., N. Y., stock,	4,000 00	10,320 00	
Great Western R. R. Co. bonds.....	15,000 00	15,150 00	
St. Louis, Kansas City and Northern Ry., Real Estate and Ry. bonds....	10,000 00	10,950 00	
Missouri Pacific bonds.....	5,000 00	5,825 00	50,000 00
Chicago, St. Paul, Minneapolis and Omaha Ry. Co. bonds.....	4,000 00	4,760 00	
Columbus and Hock. Val. R. R. bds.	4,000 00	4,710 00	
Imp. and Tra. Nat. Bank, N. Y., stk.	500 00	1,325 00	
Lockwood Co., Waterville, Me., stk.	5,000 00	4,250 00	
Chicago, St. P. and Min. Ry. bonds,	500 00	615 00	
Wisconsin Valley R. R. bonds.....	1,000 00	1,290 00	
Mo, Kan. and Tex. Ry. Land Gt. bds.	15,000 00	17,250 00	
New York Central ex. debt cert.....	3,000 00	3,165 00	2,500 00
United States bonds	3,000 00	3,390 00	
Central R. R. of N. J. conv. bonds...	10,000 00	10,700 00	
Metropolitan Trust Co., N. Y., stock,	3,000 00	3,600 00	
The Car Trust Co. of N.Y., No. 3, stk.	1,000 00	700 00	350 00
Total amounts	\$152,000 00	\$153,474 75.	\$104,487 45
			104,487 45
Loans made in cash to policyholders on the Company's policies.. . {			145,913 31
Premium notes and loans on policies in force			

Stocks, Bonds, etc., owned by the Company

	Cost value.	Market value.
United States bonds	\$57,805 29	\$57,187 50
District of Columbia bonds.....	131,384 40	140,400 00
Jersey City Water loan.....	3,855 00	4,250 00
Jersey City bonds.....	53,160 00	56,840 00
Jersey City Revenue bonds	64,125 00	60,600 00
Jersey City Water scrip.....	1,092 50	1,150 00
Jersey City Improvement bonds	55,425 00	57,730 00
City of Newark, N. J., bonds.....	116,000 00	120,000 00
N. Y., Lackawanna and Western Railway bonds...	108,750 00	124,500 00
N. Y., Lack. and West. Railway Construction bonds,	49,793 75	51,960 00
Oswego and Syracuse R. R. Guar. Const. bonds.....	30,600 00	31,401 00
Chicago and Northwestern Railway bonds.....	99,099 32	108,750 00
Chi., Mil. and St. Paul R'y (So. Minn. Div.) bonds ..	102,434 93	114,500 00
Chi., Mil. and St. P. R'y (C. & P. West. Div.) bonds.	46,256 00	51,250 00
Missouri Pacific R'y consolidated first mort. bonds ..	100,896 06	107,000 00
Missouri Pacific Railway third mortgage bonds.....	111,600 69	115,340 00
Central Iowa Railway bonds	107,443 84	107,792 00
Hannibal and St. Jo. Railway consolidated bonds...	56,250 00	58,250 00
St. Louis, Iron Mountain and Southern R'y Gen. Con-		
solidated Railway and Land Grant bonds.....	35,732 88	44,375 00
St. Louis and Iron Mountain R. R. bonds.....	53,456 64	55,417 00
Chicago, Burlington and Quincy R'y debentures	46,195 21	53,208 50
Missouri, Kansas and Texas R'y consol. first mort.		
Land Grant and Sinking Fund Gold bonds.....	106,099 55	112,084 00
Missouri, Kansas and Texas R'y Gen. Consol.....	20,278 33	22,875 00
Oregon Railway and Navigation Co. bonds.....	50,487 90	53,040 00
N. Y. Central R. R. debenture certificates	84,454 37	85,303 60
Y. Y. Central R. R. debenture bonds.....	124,167 50	128,024 96
Louisville and Nashville R. R. bonds.....	45,750 00	51,750 00
Kansas Pacific Railway bonds	48,855 11	49,500 00
Chicago, St. Paul, Minn. and Omaha R'y bonds... ..	27,750 00	29,625 00
Albany and Susquehanna guaranteed bonds.....	174,557 50	179,410 00
Burlington, Cedar Rapids and Northern Railway Co.		
(Iowa, Minn. and Dakota Div.) bonds.....	42,000 00	49,375 00
City of Louisville, Ky., Elizabethtown and Paducah		
R. R. subscription bonds	11,950 00	12,200 00
Chicago, Rock Island and Pacific Railway bonds....	104,750 00	109,000 00
New York Elevated R. R. bonds	29,435 83	31,062 50
Metropolitan Elevated Railway bonds.....	23,466 67	25,300 00

Total (carried out at cost value) \$2,325,359 27 \$2,460,451 06

\$2,325,359 27

Cash in office, \$523.66 ; in bank, \$105,286.97; total..... 105,760 63
 Bills receivable..... 9,998 70
 Agents' ledger balances 25,132 60

Total net or invested assets as per balance \$5,132,242 00

V. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages..... 22,350 30

Bonds and stocks owned..... 39,134 46

Premium notes, loans or liens and bank balances..... 7,223 88

Market value of real estate over cost 30,118 19

Market value of bonds and stocks over cost 135,091 79

Gross premiums due and unreported on policies in force..... \$59,642 30

Gross deferred premiums on policies in force..... 70,650 74

Total \$130,293 04

Deduct average loading (20 per cent)..... 26,058 60

Net amount of uncollected and deferred premiums..... 104,234 44

Total of invested and other assets..... \$5,460,395 06

Deduct items not admitted..... 35,131 30

Total admitted Assets \$5,425,263 76

Items not admitted:

Agents' balances..... \$25,132 60

Bills receivable 9,998 70

Total items not admitted..... \$35,131 30

VI. LIABILITIES.		
Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		
	\$4,532,783 00	
Deduct net value of risks reinsured.....	37,433 00	
Net reinsurance reserve.....		\$4,495,350 00
Death losses and matured endowments not due.....	\$16,242 86	
Death losses and other policy claims resisted.....	10,000 00	
Total policy claims.....		26,242 86
All other liabilities, viz.: Premiums paid in advance, \$2,849.74; accrued rents and unrepresented accounts, \$4,541.27; liability on lapsed policies presentable for surrender, \$2,037.00; total.....		
		9,428 01
Liability on policyholders' account.....	\$4,531,020 87	
Gross surplus on policyholders' account.....	894,242 89	
Total Liabilities.....		\$5,425,263 76

VII. PREMIUM NOTE ACCOUNT.		
Premium notes, loans or liens on hand December 31, 1884.....	\$122,931 32	
Premium notes, loans or liens received during 1885.....	52,895 32	
Total.....		\$175,826 64
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims.....	\$4,525 02	
Purchase of surrendered policies and canceled by lapse.....	2,498 41	
Voided by lapse of policies.....	3,633 62	
Redeemed by maker in cash.....	19,256 28	
Total reduction of premium note account.....		29,913 33
Balance of note assets December 31, 1885.....		\$145,913 31

VIII. EXHIBIT OF POLICIES.		
NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.		
<i>Policies in force at the commencement of the year, including additions:</i>		
	Number.	Amount.
Whole life policies	8,267	\$16,323,725
Endowment policies.....	1,601	2,732,922
All other policies.....	264	713,217
<i>New policies issued during the year:</i>		
Whole life policies	1,295	3,391,445
Endowment policies.....	175	371,510
All other policies.....	7	25,000
<i>Old policies revived during the year:</i>		
Whole life policies.....	16	47,500
Endowment policies.....	2	3,000
<i>Old policies increased and changed in amount:</i>		
Whole life policies.....	13	34,000
Endowment policies.....	2	2,805
All other policies.....	72	184,000
Total number and amount.....	11,714	\$23,829,124
Deduct policies decreased and ceased to be in force.....	1,529	3,675,271
Total policies in force at the end of the year.	10,185	\$20,153,853
<i>Policies in force at the end of the year, including additions:</i>		
	Number.	Amount.
Whole life policies	8,368	\$16,805,319
Endowment policies.....	1,509	2,537,642
All other policies.....	308	810,892
Total policies in force at the end of the year.....	10,185	\$20,153,853

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death	177	\$309,053
By maturity (endowments).....	58	82,312
By expiry (term).....	15	47,000
By surrender.....	199	498,472
By lapse	844	2,005,818
By change and decrease.....	14	115,116
Not taken.....	222	617,500
Totals.....	1,529	\$3,675,271

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	4,302	\$8,829,959
Policies issued during 1885.....	228	643,260
Total.....	4,530	\$9,473,219
Deduct policies ceased to be in force during 1885.....	441	1,014,226
Policies in force in New York December 31, 1885...	4,089	\$8,458,993
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	4	\$17,060
Losses and claims incurred during 1885.....	70	158,800
Total.....	74	\$175,860
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	73	\$165,628
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$263,429 27

WASHINGTON LIFE INSURANCE COMPANY.

No. 21 COURTLANDT STREET, NEW YORK.

[Incorporated January, 1860; commenced business February 2, 1860.]

WILLIAM A. BREWER, JR., *President.*

WM. HAXTUN, *Vice-President and Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$125,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$145,278 80
Renewal premiums	1,240,975 34
Annuities.....	6,229 04
Total premium income	\$1,392,483 18
Interest on :	
Mortgage loans	345,156 65
Bonds and dividends on stock	22,750 00
Other debts due the Company	16,389 77

Discount on claims paid in advance	\$2,746 59
Rents from Company's property.....	16,931 37
Profits on bonds, stocks, or real estate sold.....	50,000 09
<hr/>	
Total Income during the year.....	\$1,846,457 56
Balance of net or ledger assets December 31, 1884.....	6,883,847 80
<hr/>	
Total.....	\$8,730,305 36

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$431,388 93
Matured and discounted endowments and additions.....	151,788 30
<hr/>	
Total amount actually paid for losses and endowments.....	\$583,177 28
Annuitants	4,088 03
Surrendered policies and additions	259,886 85
Dividends to policyholders.	146,075 00
Return premiums	214 77
(Total paid policyholders.....	\$993,441.93)
Paid stockholders for interest or dividends..	8,695 75
Commissions to agents.....	87,599 55
Salaries and traveling expenses of agents.....	36,954 16
Medical examiners' fees.....	12,672 25
Salaries and other compensation of officers and other office employ��s,	52,556 53
Taxes in State where organized, and taxes, licenses, fines and fees	
in other States.....	14,731 89
Rent	8,250 00
Commuting commissions	48,138 25
Advertising.....	18,348 84
All other items, viz.: Postage, \$5,115 99 ; printing and stationery,	
\$8,212.42 ; interest, \$572.30 ; profit and loss, \$25,000 ; agency	
and office expenses, \$15,469 86 ; total.....	54,370 57
(Total miscellaneous expenses.....	\$342,317.79)
<hr/>	
Disbursements during the year, deducted from above total....	\$1,335,759 72
<hr/>	
Balance December 31, 1885.....	\$7,394,545 64

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	\$571,621 13
Loans secured by mortgages on real estate, first liens.....	5,063,508 67

Collateral Loans.

	Amount of reserve.	Amount loaned.	
Loans made in cash on policies of the Company assigned as collateral, the reserve in every case exceeding the amount loaned.....	\$304,390 00	\$134,674 94	
<hr/>		<hr/>	134,674 94

Bonds, etc., owned by the Company.

	Cost value.	Market value.	
United States bonds	\$145,000 00	\$153,750 00	
New York City bonds.....	408,604 79	533,000 00	
Brooklyn Water Loan bonds.....	106,098 63	125,000 00	
<hr/>		<hr/>	
Total (carried out at cost value).....	\$659,703 42	\$811,750 00	659,703 42
Cash in office, \$5,634.18; in bank, \$926,770.61; total			932,404 79
Agents' ledger balances.....			32,632 69
<hr/>		<hr/>	
Total net or invested assets as per balance.....			\$7,394,545 64

V. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages.....	\$48,687 07
Bonds and stocks owned.....	4,203 46
Collateral loans	3,955 75
Market value of bonds and stocks over cost.....	152,046 58
Gross premiums due and unreported on policies in force.....	\$80,662 81
Gross deferred premiums on policies in force.....	170,548 50
Total.....	\$251,211 31
Deduct average loading (20 per cent).....	50,242 26
Net amount of uncollected and deferred premiums.....	200,969 05
Total of invested and other assets	\$7,804,407 55
Deduct items not admitted.....	32,632 69
Total admitted Assets	\$7,771,774 86
<i>Items not admitted:</i>	
Agents' balances.....	\$32,632 69

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....		\$6,762,846 00
Death losses and matured endowments, due and unpaid	\$5,215 54	
Death losses and matured endowments not due.....	36,259 00	
Death losses and other policy claims resisted.....	14,411 99	
Total policy claims.....	55,886 53	
Unpaid dividends to stockholders.....	369 25	
Due on account of salaries, rents and office expenses.....	2,041 68	
Premiums paid in advance.....	3,409 12	
Liabilities on policyholders' account.....	\$6,824,552 53	
Gross surplus on policyholders' account.....	947,222 28	
Total Liabilities.....	\$7,771,774 86	

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	8,815	\$20,436,364
Endowment policies.....	6,210	12,898,308
All other policies (annuities).....	18	
<i>New policies issued during the year:</i>		
Whole life policies.....	811	1,769,534
Endowment policies	1,391	2,831,396
All other policies (annuities)	5	
<i>Old policies revived during the year:</i>		
Whole life policies	103	247,556
Endowment policies	98	213,418
<i>Additions by dividends during the year:</i>		
Whole life policies		188,950
Endowment policies.....		67,811
Total number and amount	17,451	\$38,653,337
Deduct policies decreased and ceased to be in force.....	2,066	4,697,013
Total policies in force at the end of the year.....	15,385	\$33,956 324

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	8,899	\$20,499,196
Endowment policies.....	6,463	13,457,128
All other policies (annuities).....	23	.....
Total policies in force at the end of the year.....	15,385	\$33,956,324

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	177	\$397,762
By maturity (endowments).....	66	119,885
By surrender	473	1,295,714
By lapse.....	985	1,951,548
By discount.....	15	24,284
Not taken	350	907,820
Totals	2,066	\$4,697,013

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	2,619	\$7,522,218
Policies issued during 1885.....	368	935,264
Total.....	2,987	\$8,457,482
Deduct policies ceased to be in force during 1885.....	320	816,442
Policies in force in New York December 31, 1885...	2,667	\$7,641,040

	Number.	Amount.
Losses and claims unpaid December 31, 1884	6	\$38,499 26
Losses and claims incurred during 1885.....	48	120,043 99
Total	54	\$158,543 25

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	52	\$145,131 26
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses : Cash.....		\$263,366 44

LIFE INSURANCE COMPANIES OF OTHER
STATES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF LIFE INSURANCE COMPANIES OF OTHER
STATES, AUTHORIZED TO TRANSACT BUSINESS IN
THIS STATE, SHOWING THEIR CONDITION ON THE
31ST DAY OF DECEMBER, 1885.



ÆTNA LIFE INSURANCE COMPANY.

HARTFORD, CONN

[Incorporated 1820; commenced business 1850.]

MORGAN G. BULKELEY, *President.*

J. L. ENGLISH, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$1,000,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$344,945 05	
Renewal premiums.....	2,500,841 67	
Total.....	\$2,845,786 72	
Deduct amount paid for reinsurance.....	295 31	
Total premium income.....		\$2,845,491 41
Interest on:		
Mortgage loans.....		1,017,619 11
Bonds and dividends on stock		518,694 28
Premium notes, loans or liens.....		93,139 98
Other debts due the Company		23,834 91
Discount on claims paid in advance.....		12,828 40
Interest on deposits.....		25,008 75
Profits on bonds, stocks, or real estate sold.....		43,258 03
Total Income during the year....		\$4,579,874 87
Balance of net or ledger assets December 31, 1884.....		28,539,076 82
Total.....		\$33,118,951 69

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$1,394,875 75	
Matured endowments and additions.....	881,606 80	
Total.....	\$2,276,482 55	
Deduct amount received for losses or claims on policies of this Com- pany reinsured.....	4,108 00	
Total amount actually paid for losses and endowments.....		\$2,272,374 55
Surrendered policies.....		240,541 71
Dividends to policyholders.....		547,289 07
Premium notes and loans voided by lapse of policies.....		59,266 59
(<i>Total paid policyholders.....</i> \$3,119,471.92)		
Paid stockholders for interest or dividends.....		100,000 00
Commissions to agents.....		300,119 77
Salaries and traveling expenses of agents.....		36,631 38
Medical examiners' fees.....		17,739 10
Salaries and other compensation of officers and other office employes,		64,343 16
Taxes in State where organized, \$55,984.79; taxes, licenses, fines		
and fees in other States, \$25,940.71.....		81,925 50
Rent.....		9,188 60
Paid for furniture and fixtures and safes for home and agency offices,		344 26
Advertising.....		8,279 99
All other items, viz.: Supplies, \$12,091.94; expressage, \$2,364.86;		
telegrams, \$577.32; postage, \$4,014.68; exchange, \$1,689.68;		
printing, \$2,429.32; stationery, \$1,924.03; law expenses, \$3,384.61;		
traveling, \$6,614.35; incidental, \$2,730.67; total		47,821 51
(<i>Total miscellaneous expenses.....</i> \$666,393.27)		
Disbursements during the year, deducted from above total....		\$3,785,865 19
Balance December 31, 1885.....		\$29,333,086 50

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	\$369,312 80
Loan secured by mortgages on real estate, first liens	15,226,762 97

Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States Bank stock	\$7,500 00	\$13,875 00	\$47,700 00
Willimantic Linen Co. stock	7,500 00	13,500 00	
Ætna Fire Insurance Co. stock	8,000 00	18,400 00	
Hartford Carpet Co. stock	2,500 00	5,000 00	
United States Bank stock	1,300 00	2,405 00	58,363 31
Ætna Fire Insurance Co. stock	4,400 00	10,120 00	
Willimantic Linen Co. stock	10,000 00	18,000 00	
Hartford Carpet Co. stock	5,000 00	10,000 00	
Ætna Fire Insurance Co. stock	4,000 00	9,200 00	16,400 00
United States Bank stock	15,000 00	27,750 00	
Ætna Fire Insurance Co. stock	2,500 00	5,750 00	
Ætna Fire Insurance Co. stock	5,400 00	12,400 00	
Hartford Carpet Co. stock	3,000 00	6,000 00	2,680 00
Ætna Fire Insurance Co. stock	10,000 00	23,000 00	
Keithsburg, Ill., bonds	2,000 00	2,000 00	
City of Beardstown, Ill., bonds	1,500 00	1,500 00	
United States Bank stock	5,000 00	9,250 00	4,000 00
Orient Fire Insurance Co. stock	1,000 00	850 00	
Central Nat. Bk. of Middletown stk.	1,200 00	1,600 00	
Travelers' Insurance Co. stock	9,100 00	22,750 00	
Phoenix Fire Insurance Co. stock	1,600 00	2,640 00	12,500 00
Ætna Fire Insurance Co. stock	15,600 00	35,830 00	
Wheeler & Wilson Manuf. Co. stock.	32,500 00	78,000 00	
Orient Fire Insurance Co. stock	10,000 00	8,500 00	
Connecticut Fire Insurance Co. stk.	8,000 00	9,200 00	16,000 00
Little Rock, Miss. River and Texas R. R. bonds	13,000 00	13,000 00	
Pittsburg and Western R. R. bonds.	150,000 00	127,500 00	
Willimantic Linen Co. stock	5,825 00	10,485 00	
Southern New England Tel. Co. stk.	20,000 00	15,000 00	10,000 00
Ætna Fire Insurance Co. stock	1,800 00	4,140 00	
Ætna Fire Insurance Co. stock	1,000 00	2,300 00	
Phoenix Fire Insurance Co. stock	2,400 00	3,460 00	
Ætna Fire Insurance Co. stock	1,600 00	3,680 00	2,500 00
Plimpton Manuf. Co. stock	10,000 00	20,000 00	
Willimantic Linen Co. stock	3,500 00	6,300 00	
Willimantic Linen Co. stock	4,875 00	8,775 00	
Stantley Rule and Level Co. stock	5,000 00	12,000 00	6,000 00
Ætna Fire Insurance Co. stock	3,000 00	6,900 00	
Ætna Fire Insurance Co. stock	2,500 00	5,750 00	
Mortgages	2,500 00	2,500 00	
Total amounts	\$400,600 00	\$589,860 00	\$446,807 31

Loans made in cash to policyholders on the Company's policies....	446,807 31
Premium notes and loans on policies in force	231,162 12
	1,782,399 75

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	\$975,875 00	\$1,114,175 00
Connecticut River Banking Co. stock	20,365 00	11,280 00
Metropolitan Bank, New York, stock	10,312 50	2,250 00
Phoenix National Bank, Hartford, stock	124,285 50	128,520 00
Mercantile National Bank, Hartford, stock	42,885 25	42,000 00
City National Bank, Hartford, stock	60,900 75	36,400 00
Hartford National Bank, Hartford, stock	107,720 25	123,750 00
First National Bank, Hartford, stock	92,060 00	77,595 00
National Exchange Bank, Hartford, stock	93,729 80	108,640 00
American National Bank, Hartford, stock	93,576 87	112,560 00
Farmers and Mechanics' Nat. Bank, Hartford, stock.	102,462 25	59,325 00
Suffield National Bank, Suffield, stock	15,100 00	14,620 00
New Britain National Bank, New Britain, stock	28,450 00	30,000 00
Charter Oak National Bank, Hartford, stock	97,572 25	117,040 00
Ætna National Bank, Hartford, stock	79,969 46	80,500 00
Hartford Trust Co., Hartford, stock	25,065 00	27,600 00
United States Bank, Hartford, stock	5,262 50	9,250 00
Rockville National Bank, Rockville, stock	20,000 00	24,000 00
Security Company, Hartford, stock	10,000 00	12,000 00
Connecticut River R. R. stock	39,372 25	60,720 00
Æt a Fire Insurance stock	19,236 68	19,320 00
N. Y., N. H. and Hartford R. R. stock	144,145 75	190,710 00
Indianapolis and Cincinnati R. R. bonds	47,380 00	52,500 00
Columbus and Indianapolis R. R. bonds	45,000 00	52,500 00

	Cost value.	Market value.
Cincinnati and Indiana R. R. bonds	\$20,675 00	\$25,200 00
Cleveland, Painesville and Ashtabula R. R. bonds...	13,671 25	15,400 00
St. Johnsbury and Lake Champlain R. R. bonds.....	105,000 00	110,000 00
Union Pacific R. R. bonds	30,690 00	33,480 00
Keokuk and Des Moines R. R. bonds	22,033 20	18,165 00
Keokuk and Des Moines R. R. stock, pref.		
Keokuk and Des Moines R. R. stock, com.		
Cleveland and Pittsburg R. R. bonds.....	747 50	1,000 00
Atlantic Dock bonds.....	25,000 00	26,250 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	23,000 00	23,750 00
Vermont Valley R. R. bonds.....	150,750 00	165,000 00
Hartford and Connecticut Western R. R. bonds	300,000 00	300,000 00
Chicago, Burlington and Quincy R. R. stock	12,687 50	14,850 00
New York Central and Hudson River R. R. stock....	25,000 00	21,000 00
Union Pacific R. R. stock.....	18,625 00	10,700 00
Terre Haute and Logansport R. R. bonds	100,000 00	101,000 00
South Carolina State bonds.....	29,410 00	41,244 50
Virginia State bonds.....	23,357 94	17,100 00
Tennessee State bonds.....	31,301 00	17,000 00
Mississippi State bonds.....	10,000 00	10,000 00
Richmond City bonds.....	20,500 00	26,250 00
Mobile City bonds.....	140,500 00	91,325 00
Hartford Non-taxable City bonds.....	68,950 00	82,800 00
Hartford Capitol City bonds.....	87,740 00	105,600 00
Hartford Funded City bonds.....	187,620 00	220,640 00
Louisville City bonds.....	89,750 00	115,000 00
Kansas City bonds.....	90,500 00	115,000 00
New Britain City bonds.....	130,689 00	149,500 00
Chicago Water Loan City bonds.....	50,000 00	55,000 00
Springfield City bonds.....	82,405 00	86,000 00
Elizabeth Funded City bonds.....	128,580 00	57,600 00
Peoria City bonds.....	100,200 00	110,240 00
Council Bluffs City bonds.....	25,000 00	25,000 00
Beardstown City bonds.....	2,980 00	5,000 00
New Boston City bonds.....	9,750 00	13,000 00
Jersey City bonds.....	122,900 00	137,800 00
Newark City bonds.....	172,015 00	200,100 00
Fort Wayne City bonds.....	40,305 00	53,550 00
Indianapolis City bonds	487,570 00	557,000 00
Quincy City bonds.....	37,564 00	50,000 00
Milwaukee City Water bonds.....	87,500 00	103,500 00
Cincinnati City bonds.....	100,000 00	125,000 00
Hartford Park City bonds.....	1,000 00	1,000 00
Marion City bonds.....	2,642 50	2,500 00
St. Paul City bonds.....	52,350 00	66,000 00
Webster City bonds.....	37,950 00	37,950 00
Girard City bonds.....	5,000 00	5,000 00
Lincoln City bonds.....	29,500 00	30,975 00
Olathe City bonds.....	12,000 00	12,000 00
Creston City bonds.....	10,000 00	10,000 00
Emporia City bonds.....	20,500 00	20,500 00
Audubon City bonds.....	5,600 00	5,600 00
Virginia City bonds.....	8,000 00	8,000 00
Russell City bonds	5,000 00	5,000 00
Hartford City Salt Co. bonds.....	15,000 00	15,000 00
Warren County bonds.....	930 00	1,000 00
Blackford County bonds.....	14,000 00	14,700 00
Carroll County bonds.....	31,000 00	32,550 00
Hamilton County bonds	600 00	600 00
Monroe County bonds.....	35,000 00	42,000 00
Ford County bonds.....	104,000 00	114,400 00
Adams County bonds.....	37,937 50	52,500 00
Christian County bonds.....	30,250 00	31,000 00
Sangamon County bonds	21,250 00	27,000 00
Macoupin County bonds.....	77,800 00	77,800 00
Mason and Tazewell County bonds	25,000 00	26,000 00
Sangamon County bonds.....	46,000 00	52,500 00
Gallatin County bonds.....	10,400 00	13,000 00
Randolph County bonds.....	10,000 00	10,000 00
De Witt County bonds	30,850 00	31,500 00
Hudson, N. J., County bonds.....	49,843 75	51,000 00
Ramsey County bonds.....	32,000 00	35,200 00
Marion, Iowa, County bonds.....	25,000 00	25,000 00
Tazewell County bonds.....	50,000 00	52,500 00
Edward County bonds.....	20,000 00	22,000 00
Johnson County bonds	35,000 00	39,250 00
Warren County bonds	7,600 00	7,600 00
Moultrie County bonds	60,000 00	60,000 00
Ellsworth County bonds.....	26,000 00	27,300 00
Lyon County bonds.....	35,000 00	35,000 00
Monroe County bonds.....	7,000 00	7,000 00
Ida County bonds	43,000 00	43,000 00
Macon County bonds.....	15,600 00	15,450 00
Harper County bonds.....	11,500 00	12,075 00

	Cost value.	Market value.
Clay County bonds	\$30,000 00	\$30,000 00
Stafford County bonds	5,000 00	5,000 00
Washington County bonds	34,000 00	35,700 00
Reno County bonds	20,500 00	21,525 00
Paris Town bonds	21,000 00	22,050 00
Hartford Town bonds	14,710 00	15,750 00
Georgetown Town bonds	21,000 00	22,050 00
Mt. Pulaski Town bonds	26,000 00	27,300 00
Grant Town bonds	30,000 00	31,500 00
Penn Town bonds	12,525 00	13,000 00
Moline Town bonds	14,750 00	20,000 00
Rock Island Town bonds	19,125 00	25,000 00
Lennox Town bonds	3,500 00	3,500 00
Danbury Town bonds	2,050 00	3,000 00
Bushnell Town bonds	40,800 00	42,000 00
Ricks Town bonds	2,980 00	4,000 00
Mattoon Town bonds	20,250 00	27,000 00
Kirklin Town bonds	3,000 10	3,000 00
Coaticook Town bonds	21,000 00	21,420 00
Galva Town bonds	14,700 00	15,000 00
Keithsburg Town bonds	23,000 00	23,000 00
Ress Town bonds	32,832 00	32,832 00
East Windsor Town bonds	5,160 00	10,000 00
Stewart Town bonds	3,000 00	3,000 00
Newman & Fullerton	7,000 00	7,000 00
Sprague Town bonds	40,133 33	42,000 00
Province of Quebec Town bonds	25,187 50	26,250 00
Bloomfield Town bonds	40,824 00	40,000 00
Champaign Town bonds	55,000 00	57,750 00
Worth Town bonds	2,000 00	2,000 00
Sangamon Town bonds	15,000 00	15,000 00
Shenandoah Town bonds	14,000 00	14,000 00
Pleasant Town bonds	35,350 00	35,000 00
Boone Town bonds	13,000 00	13,000 00
Creek Town bonds	26,000 00	26,000 00
Angus Town bonds	5,000 00	5,000 00
Humeston Town bonds	3,500 00	3,500 00
Great Bend Town bonds	6,000 00	6,000 00
Harlan Town bonds	6,600 00	6,600 00
Edgewood Village Town bonds	6,000 00	6,000 00
Tuscola Town bonds	10,000 00	10,000 00
Butler Town bonds	23,000 00	23,000 00
Einmetsburg Town bonds	4,000 00	4,000 00
Allerton Town bonds	5,500 00	5,500 00
Lamard Town bonds	10,000 00	10,000 00
Hubbard Town bonds	3,000 00	3,000 00
Fond du Lac Town bonds	73,000 00	76,650 00
Sabula Town bonds	10,000 00	10,000 00
Lennox Town bonds	8,400 00	10,000 00
Lewiston Town bonds	45,000 00	47,250 00
Creek Town bonds	24,000 00	24,720 00
Neodesha Town bonds	14,500 00	14,500 00
Sullivan Town bonds	600 00	600 00
Marcus School District School bonds	3,000 00	3,000 00
Creston School bonds	47,000 00	49,350 00
Spring Creek School bonds	5,000 00	5,000 00
Paris Union School bonds	17,000 00	17,000 00
Cedar Rapids School bonds	57,000 00	57,000 00
Milton School bonds	4,000 00	4,000 00
Ida Grove School bonds	17,000 00	17,000 00
Glad Brook School bonds	2,500 00	2,500 00
Centreville School bonds	18,000 00	18,000 00
Hampton School bonds	12,500 00	12,500 00
Union School bonds	1,000 00	1,000 00
Defiance School bonds	3,743 00	3,800 00
Batavia School bonds	10,000 00	10,000 00
Alta School bonds	5,200 00	5,200 00
Tipton School bonds	19,000 00	19,000 00
Portland School bonds	9,000 00	9,000 00
Odebolt School bonds	4,750 00	4,750 00
Spencer School bonds	4,000 00	4,000 00
Enfield School bonds	2,200 00	2,200 00
South English School bonds	3,000 00	3,000 00
Camargo School bonds	5,000 00	5,000 00
Van Horn School bonds	2,500 00	2,500 00
Garwin School bonds	1,200 00	1,200 00
Fort Dodge School bonds	5,000 00	5,000 00
Oxford Junction School bonds	5,000 00	5,000 00
Snow Hill School bonds	5,400 00	5,400 00
Goldfield School bonds	2,000 00	2,000 00
Chariton School bonds	8,000 00	8,000 00
Sibley School bonds	2,000 00	2,000 00
Clearfield School bonds	2,200 00	2,200 00
School District, No. 37, School bonds (Neb.)	9,000 00	9,000 00

	Cost value.	Market value.
Dunlap School bonds.....	\$9,000 00	\$9,000 00
Imogene School bonds.....	2,500 00	2,500 00
Ellsworth.....	1,850 00	1,850 00
School District, No. 10, School bonds.....	2,000 00	2,000 00
Marshalltown School bonds.....	15,000 00	15,000 00
Lineville School bonds.....	4,000 00	4,000 00
Vermilion School bonds.....	20,000 00	20,000 00
Panora School bonds.....	8,500 00	8,500 00
Saline County School bonds.....	1,859 65	1,859 65
Total (carried out at cost value).....	<u>\$7,971,117 34</u>	<u>\$8,546,016 15</u>
Cash in office, \$10,754.75; in bank, \$3,273,270.11; total.....		\$7,971,117 34
Bills receivable.....		3,284,024 86
Agents' ledger balances.....		9,945 43
		11,553 92
Total net or invested assets as per balance.....		<u>\$29,333,086 50</u>

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		286,029 22
Bonds and stocks owned.....		81,513 94
Collateral loans.....		9,770 00
Premium notes, loans or liens.....		70,690 52
Market value of bonds and stocks over cost.....		574,898 81
Gross premiums due and unreported on policies in force.....	\$69,783 82	
Gross deferred premiums on policies in force.....	136,489 02	
Total.....	<u>\$206,272 84</u>	
Deduct average loading (20 per cent).....	41,254 56	
Net amount of uncollected and deferred premiums.....		165,018 28
Total of invested and other assets.....		\$30,521,007 27
Deduct items not admitted.....		21,499 35
Total admitted Assets.....		<u>\$30,499,507 92</u>

Items not admitted:

Agents' balances.....	\$11,553 92
Bills receivable.....	9,945 43
Total items not admitted.....	<u>\$21,499 35</u>

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Connecticut State Insurance Department, according to The American Experience Table of Mortality, with 4½ per cent interest.....	\$23,408,446
Deduct net value of risks reinsured.....	46,834
Net reinsurance reserve.....	23,361,612
Death losses due and unpaid.....	\$42,460 00
Matured endowments unpaid.....	42,639 00
Death losses and matured endowments not due.....	180,903 00
Death losses and other policy claims resisted.....	23,000 00
Total policy claims.....	290,002 00
Dividends or surplus, or other description of profits due policyholders.....	50,534 38
All other liabilities, viz.: Premiums paid in advance, \$5,991,77; allowance for possible depreciation of real estate, \$50,000; total..	55,991 77
Liabilities on policyholders' account.....	\$23,758,140 15
Gross surplus on policyholders' account.....	6,741,367 77
Total Liabilities.....	<u>\$30,499,507 92</u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$1,940,585 42	
Premium notes, loans or liens received during 1885.....	126,588 19	
Total.....		\$2,067,173 61
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims.....	\$104,287 16	
Purchase of surrendered policies and canceled by lapse....	31,787 07	
Payment of dividends to policyholders.....	120,202 57	
Voided by lapse of policies.....	27,479 52	
Redeemed by maker in cash.....	8,958 12	
Total reduction of premium note account.....		292,714 44
Balance of note assets December 31, 1885		<u>\$1,774,459 17</u>

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	36,713	\$52,290,421 94
Endowment policies.....	19,423	22,774,572 50
All other policies.....	4,150	9,598,597 00

New policies issued during the year •

Whole life policies	1,268	2,292,808 00
Endowment policies.....	2,907	5,045,670 00
All other policies.....	1,536	3,679,820 00

Old policies revived and increased during the year:

Whole life policies	6	57,330 00
Endowment policies	7	32,332 00
All other policies	2	4,000 00

Total number and amount	66,013	\$95,775,551 44
Deduct policies decreased and ceased to be in force.....	4,575	7,984,308 00

Total policies in force at the end of the year	61,437	<u>\$87,791,243 44</u>
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Policies in force at the end of the year, including additions:

	Number.	Amount
Whole life policies	36,580	\$51,890,863 94
Endowment policies.....	20,142	24,919,790 50
All other policies	4,715	10,980,589 00

Total policies in force at the end of the year.....	61,437	<u>\$87,791,243 44</u>
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Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	841	\$1,269,466 00
By maturity (endowments)....	939	876,720 00
By expiry (term)	168	418,100 00
By surrender.....	889	1,464,910 00
By lapse.....	894	2,241,666 00
By change and decrease .....	....	39,127 00
By transfer	844	1,674,319 00
Totals	4,575	<u>\$7,984,308 00</u>

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	6,009	\$9,699,303 44
Policies issued during 1885.....	517	1,050,289 00
Total.....	6,526	\$10,749,592 44
Deduct policies ceased to be in force during 1885.....	455	841,863 00
Policies in force in New York December 31, 1885...	6,071	\$9,907,729 44
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	42	\$51,209 00
Losses and claims incurred during 1885..	183	241,362 00
Total....	225	\$295,571 00
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	200	\$263,238 14
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$256,539.24; notes or credits, \$12,460.98; total,		\$269,000 22

BERKSHIRE LIFE INSURANCE COMPANY.

PITTSFIELD, MASS.

[Organized May, 1851; commenced business September, 1851.]

WILLIAM R. PLUNKETT, *President.* JAMES W. HULL, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$25,500.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$203,181 77
Renewal premiums.....	469,121 82
Total.....	\$672,303 59
Deduct amount paid for reinsurance.....	3,189 02
Total premium income.....	\$669,114 57
Interest on:	
Mortgage loans.....	127,547 16
Bonds and dividends on stock.....	27,153 73
Premium notes, loans or liens.....	7,999 72
Other debts due the company.....	6,526 02
Discount on claims paid in advance.....	1,652 37
Rents from Company's property.....	17,736 70
Profits on bonds, stocks, or real estate sold.....	973 50
Total Income during the year.....	\$858,703 77
Balance of net or ledger assets December 31, 1884.....	3,601,742 24
Total.....	\$4,460,446 01

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$183,492 62
Matured endowments and additions.....	143,603 00
Total amount actually paid for losses and endowments.....	\$327,095 62
Surrendered policies.....	202,471 28
Dividends to policyholders.....	99,844 92
Premium notes and loans voided by lapse of policies	4,421 99
(Total paid policyholders.....	\$633,833.81)
Paid stockholders for interest or dividends.....	1,785 00
Commissions to agents, new, \$34,695.42; renewal, \$30,913.65; total,	65,609 07
Salaries and traveling expenses of agents	20,041 17
Medical examiners' fees	6,359 50
Salaries and other compensation of officers and other office employés	21,295 72
Taxes in State where organized, \$5,705.77 ; taxes, licenses, fines and fees in other States, \$7,336.68 ; total.....	13,042 45
Rent	5,084 22
Advertising	4,773 45
All other items	16,654 61
(Total miscellaneous expenses	\$154,645.19)
Disbursements during the year, deducted from above total....	\$788,479 00
Balance December 31, 1885.....	\$3,671,967 01

Invested as follows :

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$454,400 60
Loans secured by mortgages on real estate first liens	2,189,032 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.
United States bonds.....	\$8,000 00	\$9,720 00	\$8,000 00
Boston and Albany R. R. bonds.....	110,000 00	126,500 00	160,000 00
Boston and Maine R. R. bonds.....	50,000 00	55,000 00	
Boston and Albany R. R. stock.....	2,700 00	4,806 00	2,700 00
Boston and Albany R. R. stock.....	5,000 00	8,900 00	5,000 00
Stockbridge & Pittsfield R. R. stock,	2,100 00	2,520 00	5,624 00
Third Nat. Bk. of Springfield stock,	5,000 00	3,500 00	
Boston and Albany R. R. stock....	7,000 00	12,460 00	13,500 00
Pittsfield National Bank stock.....	3,000 00	4,650 00	
Stockbridge & Pittsfield R. R. stock,	1,600 00	1,920 00	7,000 00
Pittsfield Coal Gas Co. stock.....	6,400 00	9,600 00	
Pittsfield National Bank stock... ..	1,500 00	2,325 00	1,525 00
Third National Bank stock.....	1,000 00	1,250 00	1,000 00
Agricultural National Bank stock... ..	600 00	1,440 00	1,650 00
Pittsfield National Bank stock.....	600 00	930 00	
Agricultural National Bank stock... ..	1,000 00	2,400 00	1,600 00
Third National Bank stock.....	1,000 00	1,250 00	1,000 00
Third National Bank stock.....	1,500 00	1,875 00	1,500 00
Third National Bank stock.....	500 00	625 00	500 00
Agricultural National Bank stock... ..	700 00	1,880 00	1,000 00
Agricultural National Bank stock... ..	1,700 00	4,280 00	2,700 00
Third National Bank stock.....	500 00	625 00	
Third National Bank stock.....	2,000 00	2,500 00	2,000 00
Total amounts	\$213,400 00	\$265,956 00	216,299 00
Premium notes and loans on policies in force			142,455 24

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$313,095 25	\$332,750 00
Pittsfield National Bank stock	51,550 00	58,900 00
Adams National Bank stock	31,250 00	36,250 00
Agricultural National Bank stock.....	60,000 00	72,000 00
North Adams, Mass., Water bonds.. ..	20,000 00	21,320 00
Berkshire County, Mass., loan.....	36,750 00	38,500 00
Pittsfield, Mass., Town loan	5,000 00	5,000 00
Pittsfield, Mass., Fire District bonds.....	50,000 00	50,000 00
Total (carried out at cost value)	\$567,645 25	\$614,720 00

Cash in office, \$337.01; in bank, \$87,404.51; total	\$87,741 53
Agents' ledger balances	14,105 65
All other items	287 50

Total net or invested assets, as per balance.....	\$3,671,967 01
Deduct depreciation from cost of real estate	9,580 80

Total net or invested assets, less depreciation.....	\$3,662,386 21
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V. OTHER ASSETS.

Interest due and accrued on :

Bonds and mortgages	32,129 57
Bonds and stocks owned	2,588 54
Collateral loans	673 83
Premium notes, loans or liens.....	4,672 43
Market value of bonds and stocks over cost.....	47,074 75
Gross premiums due and unreported on policies in force	\$45,577 94
Gross deferred premiums on policies in force.....	30,357 33
Total	\$75,935 27
Deduct average loading (20 per cent).....	15,187 05

Net amount of uncollected and deferred premiums.....	60,748 22
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Total of invested and other assets	\$3,810,273 55
Deduct items not admitted	14,105 65

Total admitted Assets	\$3,796,167 90
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Items not admitted :

Agents' ledger balances.....	\$14,105 65
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VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$3,131,679 00
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Death losses and matured endowments not dne.....	\$24,700 00
Death losses and other policy claims resisted.....	3,000 00

Total policy claims.....	27,700 00
Dividends or surplus or other description of profits due policyholders	2,518 05
All other liabilities, viz. : Premiums paid in advance, \$14,235.40 : sundry ledger credits, \$3,180.71 ; total.....	17,416 11

Liabilities on policyholders' account.....	\$3,179,313 16
Gross surplus on policyholders' account	616,854 74

Total Liabilities.....	\$3,796,167 90
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VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$141,898 18
Premium notes, loans or liens received during 1885.....	41,891 28

Total.....	\$183,789 46
Deductions during the year as follows, viz. : Notes, loans or liens used in —	

Payment of losses or claims	\$8,136 66
Purchase of surrendered policies and canceled by lapse	10,912 99
Voided by lapse of policies	4,421 99
Redeemed by maker in cash	17,862 58

Total reduction of premium note account.....	41,334 22
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Balance of note assets December 31, 1885.....	\$142,455 24
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VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	3,206	\$7,947,130
Endowment policies.....	3,011	6,128,226
All other policies.....	517	934,950
<i>New policies issued during the year:</i>		
Whole life policies.....	919	2,078,126
Endowment policies.....	501	1,329,615
<i>Old policies revived during the year:</i>		
Whole life policies.....	27	70,000
Endowment policies.....	23	28,000
Policies extended by act of 1861.....	55	116,450
<i>Policies under act of 1880:</i>		
Whole life policies.....	35	3,091
Endowment policies.....	23	4,026
<i>Additions by dividends during the year:</i>		
Whole life policies.....	.....	131,543
Endowment policies.....	.....	63,241
Total number and amount.....	8,317	\$18,834,398
Deduct policies decreased and ceased to be in force.....	1,230	2,625,084
Total policies in force at the end of the year.....	7,087	\$16,209,314

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies.....	3,691	\$9,050,704
Endowment policies.....	2,965	6,362,110
All other policies.....	431	796,500
Total policies in force at the end of the year.....	7,087	\$16,209,314

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.....	86	\$181,810
By maturity (endowments).....	88	143,603
By expiry (term).....	93	155,900
By surrender.....	213	619,777
By lapse.....	375	763,794
By change and decrease.....	.....	7,000
By transfer.....	15	24,500
Not taken.....	360	728,700
Totals.....	1,230	\$2,625,084

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens in New York:

	Number.	Amount.
Policies in force December 31, 1884.....	629	\$1,538,217
Policies issued during 1885.....	161	579,500
Total.....	790	\$2,117,717
Deduct policies ceased to be in force during 1885.....	104	311,475
Policies in force in New York December 31, 1885..	686	\$1,806,242

	Number.	Amount.
Losses and claims incurred during 1885	16	\$19,108
Losses and claims on policies in New York paid during 1885.....	15	18,108
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses.....		<u>\$71,372 48</u>

CONNECTICUT GENERAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated June, 1865; commenced business October, 1865.]

THOMAS W. RUSSELL, *President.*

FREDERICK V. HUDSON, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$150,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$30,590 88	
Renewal premiums	141,234 39	
Total	\$171,825 27	
Deduct amount paid for reinsurance	2,565 95	
Total premium income		\$169,259 32
Interest on :		
Mortgage loans		57,883 72
Bonds and dividends on stock.....		12,815 47
Premium notes, loans or liens.....		4,789 97
Discount on claims paid in advance and rents		6,274 57
Total Income during the year		\$251,023 05
Balance of net or ledger assets December 31, 1884		1,421,915 03
Total.....		<u>\$1,672,938 08</u>

III. DISBURSEMENTS DURING 1885.

Losses.....	\$65,086 41	
Matured endowments.....	39,853 98	
Total	\$104,940 39	
Deduct amount received for losses or claims on policies of this Com- pany reinsured	4,661 00	
Total amount actually paid for losses and endowments.....		\$100,279 39
Surrendered policies		17,964 59
Dividends to policyholders		6,919 99
Premium notes and loans voided by lapse of policies		1,055 97
(Total paid policyholders.....	\$126,219.94)	
Paid stockholders for interest or dividends.....		12,000 00
Commissions to agents, new, \$2,726.79 ; renewal, \$6,012.84 ; total,		8,739 63
Salaries and traveling expenses of agents		17,422 15
Medical examiners' fees		1,448 22
Salaries and other compensation of officers and other office employés		14,300 83
Taxes in State where organized, and taxes, licenses, fines and fees in other States.....		4,582 74
Legal expenses		2,258 00

Profit and loss charges	\$1,362 50
All other items, viz. : Printing, advertising and all other expenses, (Total miscellaneous expenses..... \$68,451.42)	6,337 35

Disbursements during the year, deducted from above total.... \$194,671 36

Balance December 31, 1885 \$1,478,266 72

Invested as follows :

IV: INVESTED ASSETS.

Real estate unincumbered, cost value.	\$238,583 11
Loans secured by mortgages on real estate, first liens.....	879,833 24

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Hartford Carpet Co. stock.....	\$1,200 00	\$2,400 00	\$1,200 00
Orient Fire Ins. Co. stock.....	100 00	85 09	50 00
Real estate mortgage.....	3,000 00	3,000 00	700 00
Total amounts.....	\$4,300 00	\$5,485 00	\$1,950 00
Loans made in cash to policyholders on the Company's policies....			3,255 00
Premium notes and loans on policies in force			87,387 92

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Washington, Ind., City bonds	\$9,775 00	\$10,500 00
Evansville, Ind., City bonds	14,425 00	15,000 00
Indianapolis, Ind., City bonds	24,500 00	26,250 00
Quincy, Ill., City bonds.....	11,515 00	15,000 00
Clay Township, Ind., Town bonds.....	5,050 00	5,050 00
Angus, Iowa, Town bonds.....	2,000 00	2,000 00
Lyon County, Iowa, bonds.....	5,000 00	5,000 00
Woodburn, Iowa, School District bonds	2,500 00	2,500 00
Exira, Iowa, School District bonds.....	2,600 00	2,600 00
Indianapolis and Cincinnati R. R. bonds.....	9,610 00	11,025 00
Lake Shore and Michigan Southern R. R. bonds....	5,089 38	6,765 00
St. Johnsbury and Lake Champlain R. R. bonds....	10,500 00	10,500 00
Terre Haute and Logansport R. R. bonds.....	10,000 00	10,000 00
New York, New Haven and Hartford R. R. stock...	16,793 03	25,000 00
Fourth National Bank stock.	4,193 00	4,880 00
American National Bank stock.....	13,538 00	14,688 00
Phoenix National Bank stock.....	15,853 00	13,520 00
Charter Oak National Bank stock.....	6,700 00	7,020 00
Hartford National Bank stock.....	10,625 00	11,200 00
First National Bank stock.....	13,973 25	10,000 00
Ætna National Bank stock.....	2,268 50	2,185 00
Farmers and Mechanics' National Bank stock	3,210 00	1,734 00
City Bank stock.....	2,790 00	1,830 00
Thames National Bank stock.....	6,850 00	7,000 00
Conn. Trust and Safe Deposit Co. stock.....	8,428 00	11,008 00
Security Co. stock.....	4,750 00	6,400 00
Total (carried out at cost value)....	\$222,601 16	\$238,655 00
Cash in office, \$10,977.62 ; in bank, \$32,827.21 ; total.....		222,601 16
Agents' ledger balances		43,804 83
		851 46

Total net or invested assets as per balance	\$1,478,266 72
Deduct depreciation from cost of real estate.....	25,467 23
Total net or invested assets, less depreciation.....	\$1,452,799 49

V. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	19,746 71
Bonds and stocks owned.....	3,225 00
Collateral loans	127 10
Premium notes, loans or liens.	7,470 97
Market value of bonds and stocks over cost.	16,053 84

Gross premiums due and unreported on policies in force	\$12,520 57
Gross deferred premiums on policies in force	20,634 31
Total	\$33,154 88
Deduct average loading (20 per cent)	6,630 97
Net amount of uncollected and deferred premiums	\$26,523 91
Total of invested and other assets	\$1,525,947 02
Deduct items not admitted	851 46
Total admitted Assets	\$1,525,095 56

Items not admitted :

Agents' balances	\$851, 46
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VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Connecticut State Insurance Department, according to The American Experience Table of Mortality, with 4½ per cent interest	\$1,062,469 00
Deduct net value of risks reinsured	12,435 00
Net reinsurance reserve	\$1,050,034 00
Matured endowments due and unpaid	\$8,773 95
Death losses not due	22,942 00
Total policy claims	31,715 95
Unpaid dividends to stockholders	303 04
All other liabilities, viz.: Premiums paid in advance	477 31
Liabilities on policyholders' account	\$1,082,530 30
Gross surplus on policyholders' account:	
Exclusively belonging to Tontine policyholders	144,757 25
Belonging to other than Tontine policyholders	297,808 01
Total Liabilities	\$1,525,095 56

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$91,229 85
Premium notes, loans or liens received during 1885	8,208 04
Total	\$99,437 89
Deductions during the year as follows, viz.: Notes, loans or liens used in —	
Payment of dividends to policyholders	\$1,618 56
Voided by lapse of policies	1,055 97
Redeemed by maker in cash	9,375 44
Total reduction of premium note account	12,049 97
Balance of note assets December 31, 1885	\$87,387 92

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	3,475	\$5,269,865
Endowment policies	843	946,963
All other policies	51	122,336
New policies issued during the year :		
Whole life policies	294	460,768
Endowment policies	369	478,668
All other policies	12	41,530
Old policies revived during the year :		
Whole life policies	11	28,412
Endowment policies	1	1,000
All other policies	1	1,000

Old policies changed and increased in amount :

	Number.	Amount.
Whole life policies.....	2	\$3,000
Endowment policies.....	3	5,000
Total number and amount.....	5,062	\$7,358,542
Deduct policies decreased and ceased to be in force.....	608	902,077
Total policies in force at the end of the year.....	4,454	\$6,456,465

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	3,448	\$5,196,621
Endowment policies.....	951	1,121,508
All other policies.....	55	138,336
Total policies in force at the end of the year.....	4,454	\$6,456,465

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount
Terminated by death.....	43	\$85,084
By maturity (endowments).....	39	32,590
By maturity (savings' endowment).....	34	77,500
By surrender.....	35	59,258
By lapse.....	287	402,333
By change and decrease.....	5	25,312
Not taken.....	165	220,000
Totals.....	608	\$902,077

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	754	\$1,067,983
Policies issued during 1885.....	89	126,210
Total.....	843	\$1,194,193
Deduct policies ceased to be in force during 1885.....	96	143,708
Policies in force in New York, December 31, 1885..	747	\$1,050,485

	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	3	\$2,725
Losses and claims incurred during 1885.....	13	22,295
Total.....	16	\$25,020

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	13	\$19,420

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses; total.....	\$24,128 99
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CONNECTICUT MUTUAL LIFE INSURANCE COMPANY.*

. HARTFORD, CONN.

[Incorporated June 15, 1846; commenced business December 15, 1846.]

JACOB L. GREENE, *President*.

WILLIAM G. ABBOT, *Secretary*.

I. INCOME DURING 1885.

New premiums, without deductions.....	\$647,479 13
Renewal premiums.....	3,896,805 61
Total premium income	\$4,542,264 74
Interest on:	
Mortgage loans	1,650,605 48
Bonds and dividends on stock.....	583,323 87
Premium notes, loans or liens.....	149,956 14
Other debts due the Company.....	21,319 92
Discount on claims paid in advance.....	23,506 13
Rents from Company's property.....	520,525 89
Balance of profit and loss account.....	159,711 00
Total Income during the year.....	\$7,651,213 17
Balance of net or ledger assets December 31, 1884	52,217,750 49
Total.	\$59,868,963 66

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$3,165,603 70
Matured endowments and additions.....	794,213 00
Total amount actually paid for losses and endowments.....	\$3,959,816 70
Surrendered policies.....	96,430 44
Premium notes, loans or liens voided by lapse	56,490 39
Surrendered values applied in payment of premiums.....	509,690 09
Dividends to policyholders.....	1,150,509 33
Premium notes, loans or liens used in payment of dividends to policyholders	51,647 23
(Total paid policyholders..	\$5,824,584.18)
Commissions to agents.....	269,671 90
Traveling expenses of agents.....	12,010 66
Medical examiners' fees	17,223 70
Salaries and other compensation of officers and other employes....	103,416 40
Taxes in State where organized, \$136,640.65; taxes, licenses, fines and fees in other States, \$205,670.39; total.....	342,311 04
Rent.....	3,998 33
Advertising	82,769 18
All other items, viz.: Law expenses, \$13,902.06; printing and supplies, \$22,027.10; postage, \$9,011.68; expressage, \$3,072.94; telegraphing, \$526.33; real estate expenses, \$214,897.20; miscellaneous charges, \$7,088.86; total.....	270,526 17
(Total miscellaneous expenses.....	\$1,101,927.38)
Disbursements during the year, deducted from above total....	\$6,926,511 56
Balance December 31, 1885	\$52,942,452 10

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.	\$10,966,500 88
Loans secured by mortgages on real estate, first liens.....	27,088,121 62

* An error crept into some of the early copies of the Life Report, in consequence of the Connecticut Mutual having sent their policy valuations for the report computed at four per cent, instead of four and one-half, the New York standard. The necessary corrections have been made in the remaining copies of the edition, of which this is one.

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Hartford City bond	\$1,000 00	\$1,210 00	\$1,000 00
Aetna Fire Insurance stock	10,000 00	24,000 00	10,000 00
N. Y., New Haven & Hartford R. R.	1,400 00	2,323 00	1,500 00
Merchants' Nat. Bk. of Toledo, O..	10,000 00	10,500 00	3,000 00
Phoenix Insurance Company stock..	12,600 00	21,672 00	20,000 00
Aetna Insurance Company stock....	2,700 00	6,480 00	
Terre Haute & Logansp't R.R. bds.	10,000 00	10,000 00	25,000 00
Chicago and West. Ind. R. R. bds..	20,000 00	22,600 00	
Indianapolis National Bank stock...	146,000 00	146,000 00	89,433 00
Total amounts:	\$213,700 00	\$245,290 00	\$149,933 00

\$149,933 00
2,430,563 01

Premium notes and loans on policies in force

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	\$99,125 00	\$132,875 00
State of Tennessee bonds	19,200 00	12,283 00
City of Evansville, Ind., Water bonds	255,000 00	255,000 00
City of Evansville, Ind., bonds	11,050 00	11,050 00
City of Jackson, Mich., Water bonds	99,000 00	99,000 00
City of Fort Wayne, Ind., bonds	75,000 00	75,000 00
City of Louisville, Ky., Sewer bonds	182,500 00	240,000 00
City of Louisville, Ky., bonds	125,339 06	125,035 00
City of Mobile, Ala., bonds	87,500 00	49,875 00
City of Kansas, Mo., bonds	47,500 00	47,500 00
City of Milwaukee, Wis., bonds	122,000 00	136,640 00
City of Milwaukee, Wis., Water bonds	418,000 00	501,600 00
City of Quincy, Ill., bonds	187,500 00	187,500 00
City of Galveston, Texas, bonds	100,000 00	85,000 00
City of Austin, Texas, bonds	39,000 00	39,000 00
City of Denver, Col., bonds	301,500 00	301,500 00
Province of Quebec Currency bonds	15,468 75	15,468 75
St. Louis Chamber of Commerce bonds	481,000 00	481,000 00
Atlantic Dock Company bonds	81 000 00	81 000 00
Atchison, Topeka and Santa Fe Railroad bonds...	180,922 31	187,500 00
Baltimore & Ohio R. R., Parkersburg Branch, bonds	269,375 00	296,250 00
Chicago, Burlington and Quincy Railroad bonds ..	62,829 17	67,000 00
Chic., Burlington & Quincy R. R., Mo. River, bonds,	124,233 05	130,625 00
Chicago, Milwaukee and St. Paul R. R. bonds ..	246,150 35	254,000 00
Chic., Milwaukee & St. Paul R. R., River Div., bds.	90,330 76	94,170 00
Chic., Mil. & St. Paul R. R., Chic. & Mil. Div. bds..	172,405 88	179,310 00
Chicago and Northwestern Railroad bonds	96,669 68	101,996 67
Chicago and Northwestern Railroad bonds	111,339 79	115,575 00
Chicago & N. W. R. R., Winona and St. Peter. bds.	62,096 15	62,916 67
Chicago, St. Louis and New Orleans R. R. bonds....	776,562 50	832,703 33
Chicago and Western Indiana R. R. bonds	729,906 25	732,950 00
Chicago and Western Indiana R. R. bonds	184,800 00	189,200 00
Cleveland, Col., Cin. and Indianapolis R. R. bonds..	62,950 83	60,203 33
Cincinnati, Hamilton and Dayton R. R. bonds	57,525 87	56,047 50
Cincinnati, Hamilton and Dayton R. R. bonds	41,680 85	41,990 00
Cleveland and Pittsburg R. R. bonds	2,237 67	2,220 00
Cincinnati, Ind., St. Louis and Chic. R. R. bonds...	47,901 25	46,235 00
Dayton and Western R. R. bonds	32,765 00	32,400 00
Dayton and Michigan R. R. bonds	105,000 00	110,250 00
Delaware, Lackawanna and Western R. R. bonds...	1,267 81	1,346 67
Detroit, Lansing and Northern R. R. bonds	121,752 50	120,000 00
Harlem River and Port Chester R. R. bonds	500,000 00	500,000 00
Harlem River and Port Chester R. R. bonds	151,000 00	151,900 00
Illinois Central R. R. bonds	209,000 00	215,833 33
Lake Shore and Michigan Southern R. R. bonds	185,294 67	179,125 00
Lake Shore and Michigan Southern R. R., Detroit, Monroe and Toledo Division, bonds	24,629 58	24,216 67
Lehigh Valley R. R. bonds	56,485 17	60,865 00
Michigan Central R. R. bonds	59,542 63	59,920 00
Michigan Central R. R. bonds	244,078 75	256,123 33
Michigan Central R. R., Detroit and Bay City bonds,	200,000 00	215,166 67
New York, Lake Erie and Western R. R. bonds	198,574 42	196,333 33
Northern Pacific R. R. bonds	507,500 00	555,250 00
Pittsburg, Cincinnati and St. Louis R. R. bonds....	60,629 94	60,041 67
Philadelphia and Reading R. R. bonds	124,740 38	120,416 67
Vermont Valley R. R. bonds	301,500 00	329,250 00
Wabash, St. Louis and Pacific, Lake Erie, Western and St. Louis R. R. bonds	49,561 59	45,937 50
Wabash, St. Louis and Pacific, Great Western and St. Louis R. R. bonds	49,971 77	46,493 33
Wabash, St. Louis and Pacific Decatur and East St. Louis R. R. bonds	54,205 87	46,541 67

	Cost value.	Market value.
First National Bank, Hartford, stock.....	\$13,000 00	\$13,000 00
City National Bank, Hartford, stock.....	10,725 00	6,300 00
Ætna National Bank, Hartford, stock.....	2,500 00	2,750 00
Phoenix National Bank, Hartford, stock.....	26,081 00	24,112 00
Charter Oak National Bank, Hartford, stock.....	1,055 00	1,370 00
State Bank, Hartford, stock.....	1,275 00	990 00
Connecticut Trust & Safe Deposit Co., Hartford, stk..	30,000 00	30,000 00
First National Bank, Litchfield, Conn., stock.....	22,125 00	22,125 00
Fourth National Bank, New York city, stock.....	16,000 00	19,680 00
New York, New Haven and Hartford R. R. stock...	21,000 00	42,420 00
Connecticut River R. R. stock.....	5,000 00	8,250 00
Total (carried out at cost value).....	<u>\$9,452,911 25</u>	<u>\$9,833,802 09</u>
Cash in office, \$72,910.11; in bank, \$2,771,937.44; total.		\$9,452,911 25
Agents' ledger balances.....		2,844,847 55
		<u>9,574 79</u>
Total net or invested assets as per balance.....		\$52,942,452 10

IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	662,000 65
Bonds and stocks owned.....	82,539 31
Collateral loans.....	3,369 29
Premium notes, loans or liens.....	226,389 02
Rents due and accrued on Company's property or lease.....	19,455 64
Market value of bonds and stocks over cost.....	380,890 84
Gross deferred premiums on policies in force.....	\$83,737 47
Deduct average loading (25 per cent).....	<u>22,184 37</u>
Net amount of uncollected and deferred premiums.....	66,553 10
Total of invested and other assets.....	<u>\$54,383,649 95</u>
Deduct items not admitted.....	<u>9,574 79</u>
Total admitted Assets.....	<u>\$54,374,075 16</u>

Items not admitted :

Agents' balances	<u>\$9,574 79</u>
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V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest....	\$45,872,336 00
Death losses and matured endowments, due and unpaid.....	\$15,181 25
Death losses and matured endowments not due.....	184,143 00
Death losses and other policy claims resisted... ..	<u>12,000 00</u>
Total policy claims.....	211,329 25
Dividends or surplus or other description of profits due policyholders.....	126,800 99
All other liabilities, viz. : Reserve on account of lapsed policies, \$306,278 ; premiums paid in advance and surrender values applicable in payment of premiums, \$109,767.80 ; total	416,045 80
Liabilities on policyholders' account.....	<u>\$46,626,512 04</u>
Gross surplus on policyholders' account	<u>7,747,563 12</u>
Total Liabilities.....	<u>\$54,374,075 16</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$2,624,723 57
Premium notes, loans or liens received during 1885	<u>18,037 00</u>
Total.....	\$2,643,360 57

Deductions during the year as follows, viz. : Notes, loans or liens used in —

Payment of losses or claims.....	\$69,527 35	
Purchase of surrendered policies and canceled by lapse.....	75,127 39	
Payment of dividends to policyholders.....	51,647 23	
Redeemed by maker in cash....	16,495 59	
Total reduction of premium note account....		\$212,797 56
Balance of note assets December 31, 1885.....		\$2,430,563 01

VII. EXHIBIT OF POLICIES.
NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.
Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	57,055	\$140,739,228
Endowment policies.....	5,875	11,481,957
All other policies.....	4	9,500
<i>New policies issued during the year:</i>		
Whole life policies.....	3,111	7,364,122
Endowment policies.....	266	471,825
All other policies.....	6	10,000
<i>Old policies revived during the year:</i>		
Whole life policies.....	340	1,088,643
Endowment policies.....	28	67,800
<i>Old policies transferred:</i>		
Whole life policies.....	1	5,900
Total number and amount.....	66,686	\$161,238,075
Deduct policies decreased and ceased to be force.....	3,691	9,936,487
Total policies in force at the end of the year.....	62,995	\$151,301,588

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies.....	57,501	\$140,662,467
Endowment policies.....	5,494	10,639,121
Total policies in force at the end of the year.....	62,995	\$151,301,588

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.....	1,119	\$3,079,747
By maturity (endowments).....	433	788,735
By expiry (term).....	10	19,500
By surrender.....	974	2,938,054
By lapse.....	861	2,259,901
By change and decrease.....		190,550
Not taken.....	293	655,000
By transfer.....	1	5,000
Totals.....	3,691	\$9,936,487

VIII. BUSINESS IN NEW YORK DURING 1885.
On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	9,344	\$33,313,435
Policies issued during 1885.....	336	1,196,000
Total.....	9,680	\$34,509,435
Deduct policies ceased to be in force during 1885.....	424	1,448,300
Policies in force in New York December 31, 1885...	9,256	\$33,061,135

	Amount.
Losses and claims incurred during the year.....	\$691,779
Losses and claims paid during the year.....	702,243
	<hr/> <hr/>
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses.....	\$868,132 15
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JOHN HANCOCK MUTUAL LIFE INSURANCE
COMPANY.

BOSTON, MASS.

[Incorporated April 21, 1862; commenced business December 27, 1862.]

STEPHEN H. RHODES, *President.*

GEORGE B. WOODWARD, *Secretary.*

I. INCOME DURING 1885.

New and renewal premiums, without deductions	\$647,693 37	
Deduct amount paid for reinsurance.....	550 34	
	<hr/>	
Total premium income		\$647,143 03
Interest on :		
Mortgage loans		80,471 47
Bonds and dividends on stock.....		51,486 96
Premium notes, loans or liens.....		8,030 55
Other debts due the Company		4,228 23
Discount on claims paid in advance		489 58
Rents from Company's property.		1,337 07
Profits on bonds, stocks or real estate sold		13,130 92
		<hr/>
Total Income during the year.....		\$806,317 81
Balance of net or ledger assets December 31, 1884		2,505,529 44
		<hr/>
Total		\$3,311,847 25
		<hr/> <hr/>

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$221,266 09	
Matured endowments and additions.....	84,483 03	
	<hr/>	
Total amount actually paid for losses and endowments.....		\$305,749 12
Annuityants		344 63
Surrendered policies.....		33,974 36
Dividends to policyholders		45,594 54
Premium notes and loans voided by lapse of policies		3,583 76
<i>(Total paid policyholders.....</i>	<i>\$389,246.41)</i>	
Commissions to agents.....		141,641 16
Salaries and traveling expenses of agents		62,817 02
Medical examiners' fees		20,374 21
Salaries and other compensation of officers and other office employés		30,100 55
Taxes in State where organized, \$3,105.51; taxes, licenses, fines and fees in other States, \$7,752; total.....		10,857 51
Rent		13,838 07
Paid for furniture and fixtures and safes for home and agency offices.....		569 63
Advertising		7,378 00

All other items, viz.: Stationery, \$2,057.97 ; printing, \$3,889.41 ; traveling expenses, \$1,158 42 ; postage, \$2,087.73 ; law expenses, \$3,564 38 ; incidental, \$14,859.51 ; total..... \$27,617 42
(Total miscellaneous expenses \$315,193.57)

Disbursements during the year, deducted from above total.... \$704,439 98

Balance December 31, 1885 \$2,607,407 27

Invested as follows :

III. INVESTED ASSETS.

Real estate unincumbered, cost value..... \$33,844.61
Loans secured by mortgages on real estate, first liens..... 1,452,806 08

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Ottawa, Oswego and Fox River Valley R. R. bond.....	\$1,000 00	\$1,270 00	\$800 00
American Whip Co. stock.....	24,500 00	18,375 00	11,000 00
N. Y. Cent. and H. R. R. R. stock. .	2,500 00	2,671 87	2,000 00
Middlesex Banking Co. stock.....	10,000 00	10,000 00	7,000 00
Total amounts.....	\$38,000 00	\$32,316 87	\$20,800 00
Loans made in cash to policyholders on the Company's policies....			31,192 00
Premium notes and loans on policies in force			124,909 03

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Massachusetts State bonds.. ..	\$113,750 00	\$117,000 00
Marion County bonds.....	15,206 25	15,225 00
County of Franklin bonds	48,638 00	48,672 13
Benton County, Ind., bonds.....	8,585 00	8,585 00
County of Washington, Ill., bonds.....	10,306 25	10,350 00
City of Bath bonds.....	1,840 00	2,060 00
City of Cincinnati bonds.....	21,380 00	25,950 00
City of Chicago bonds.....	4,800 00	6,400 00
City of Evansville bonds.....	5,125 00	5,000 00
City of St. Louis bonds.....	11,770 00	12,420 00
City of St. Paul bonds.....	10,375 00	10,550 00
City of Springfield, O., bonds.....	20,325 00	20,395 00
City of Elkhart, Ind., bonds	5,633 37	5,653 75
City of Decatur, Ill., bonds.....	18,540 00	18,630 00
City of Streator, Ill., bonds.....	8,049 20	8,050 00
City of Yankton, Dak., bonds	7,496 25	7,500 00
City of Fremont, Neb., bonds.....	5,125 00	5,150 00
Territory of Dakota bonds	5,387 50	5,387 50
Groveport, O., School District bonds.....	4,860 00	4,932 00
Chicago, Burlington and Quincy R. R. bonds.....	20,150 00	26,800 00
Chicago, Burlington and Quincy R. R. bonds	4,975 00	5,537 50
Ogdensburg and Lake Champlain R. R. bonds.....	4,987 50	5,150 00
Illinois Grand Trunk R. R. bonds.....	19,400 00	22,650 00
Michigan Central R. R. bonds.....	15,342 50	15,610 00
Cedar Rapids and Missouri River R. R. bonds.....	13,500 00	17,400 00
Nashua and Rochester R. R. bonds	23,125 00	26,937 50
Lowell and Andover R. R. bonds.....	18,300 00	22,400 00
Old Colony R. R. bonds	1,020 00	1,216 25
Eastern R. R. bonds.....	9,212 50	12,150 00
Burlington and Missouri River R. R. bonds.....	11,887 50	14,025 00
New York and New England R. R. bonds.....	20,862 50	23,000 00
New Mexico and Southern Pacific R. R. bonds... ..	11,746 25	12,350 00
Kansas City, Law. and Southern R. R. bonds.....	10,355 00	11,000 00
Southern Kansas and Western R. R. bonds.....	11,187 50	11,200 00
Cheshire R. R. bonds.....	5,500 00	5,475 00
Chicago and Eastern Illinois R. R. bonds.....	10,900 00	11,150 00
Wichita and Southwestern R. R. bonds.....	9,132 50	9,040 00
Saginaw Valley and St. Louis R. R. bonds.....	19,680 00	19,520 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	10,612 50	11,400 00
Lowell and Lawrence R. R. bonds.....	1,115 00	1,110 00
Pueblo and Arkansas Valley R. R. bonds.....	11,512 50	12,200 00
Oregon Railway and Navigation Co. bonds.....	10,761 90	11,200 00
Oregon Ry. and Nav. Co. debenture bonds.....	10,000 00	10,187 50
Saginaw and Western R. R. bonds.....	10,000 00	10,475 00
Consolidated R. R. Co. of Vermont bonds.	4,180 00	6,004 00
Fort Wayne, Cincinnati and Louisville R. R. bonds..	5,250 00	5,250 00
Quincy, Alton and St. Louis R. R. bonds.....	9,587 50	10,075 00
Fremont, Elkhorn and Missouri Valley R. R. bonds,	10,850 00	11,625 00

	Cost value.	Market value.
Kansas City, Springfield and Memphis R. R. bonds..	\$10,340 00	\$11,050 00
Atchison, Topeka and Santa Fe R. R. bonds	10,400 00	10,550 00
Leavenworth, Topeka and Southwestern R. R. bonds,	4,785 00	4,940 00
Kansas City, Emporia and Southern R. R. bonds....	3,510 00	3,562 50
Cowley, Sumner and Fort Smith R. R. bonds	2,340 00	2,380 00
Florence, Eldorado and Walnut Valley R. R. bonds,	5,437 50	5,500 00
Kalamazoo and South Haven R. R. bonds	5,543 75	5,500 00
Cleveland, Columbus, Cin. and Ind. R. R. bonds	9,750 00	10,100 00
Chicago, Burlington and Northern R. R. bonds	666 00	756 00
Wisconsin Central R. R. bonds	8,787 50	8,500 00
Cincinnati, Sandusky and Cleveland R. R. bonds....	10,500 00	10,500 00
Middlesex Banking Co. bonds.....	5,000 00	5,000 00
Newton and Watertown Gas-Light Co. bonds....	20,000 00	20,100 00
Minneapolis Gas-Light Co. bonds.....	10,500 00	10,500 00
New England Mortgage Security bonds.....	10,100 00	10,250 00
Center Township, Indiana, note.....	16,000 00	16,000 00
Boston and Maine R. R. Co. stock	5,635 62	9,075 00
Chicago, Burlington and Quincy R. R. Co. stock....	20,412 50	22,770 00
Union Pacific R. R. Co. stock.....	4,731 25	2,787 50
Atchison, Topeka and Santa Fe R. R. Co. stock....	4,212 50	4,462 50
Central Massachusetts R. R. Co. stock....	4,758 25	1,237 50
American Loan and Trust Co. stock	2,550 00	2,531 25
New England National Bank stock.....	12,031 00	14,650 00
Tremont National Bank stock	5,590 50	5,562 50
Continental National Bank stock.....	10,150 00	11,125 00
Boylston National Bank stock ...	4,362 50	4,567 50
Washington National Bank stock.....	13,537 50	13,400 00
State National Bank stock.....	2,531 50	2,728 00
Total (carried out at cost value).	\$876,487 84	\$930,123 38
		\$876,487 84
Cash in office, \$1,884.77 ; in bank, \$60,841.92 ; total.....		62,726 69
Bills receivable		270 10
Agents' ledger balances.....		2,370 92
Commuted commissions.....		2,000 00
Total net or invested assets, as per balance.....		\$2,607,407 27

IV. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages.....	28,748 31
Bonds and stocks owned.....	11,041 20
Collateral loans	812 78
Premium notes, loans or liens	7,872 39
Rents due and accrued on Company's property or lease.....	154 67
Market value of bonds and stocks over cost.. ..	53,645 54
Gross premiums due and unreported on policies in force.....	\$25,226 03
Gross deferred premiums on policies in force.....	30,393 94
Total	\$55,620 02
Deduct average loading (20 per cent)	11,124 00
Net amount of uncollected and deferred premiums	44,496 02
Total of invested and other assets ..	\$2,754,178 18
Deduct items not admitted	4,641 02
Total admitted Assets	\$2,749,537 16

Items not admitted :

Commuted commissions.....	\$2,000 00
Agents' balances.....	2,370 92
Bills receivable	270 10
Total items not admitted.....	\$4,641 02

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$2,306,558 00
Deduct net value of risks reinsured.....	3,968 00
Net reinsurance reserve.....	\$2,302,590 00

Death losses due and unpaid.....	\$50 00
Matured endowments due and uncalled for.....	1,133 00
Death losses not due.....	16,938 00
<hr/>	
Total policy claims.....	\$18,121 00
Dividends or surplus, or other description of profits due policyholders.....	16,092 48
Special reserve for possible depreciation.....	15,000 00
All other liabilities, viz.: Premiums paid in advance, \$1,032.48; surrender values, \$2,682.05; total.....	3,714 53
<hr/>	
Liabilities on policyholders account.....	\$2,355,518 01
Gross surplus on policyholders' account.....	394,019 15
<hr/>	
Total Liabilities.....	\$2,749,537 16
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VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens, on hand December 31, 1884.....	\$136,439 23
Premium notes, loans or liens received during 1885.....	10,315 64
<hr/>	
Total.....	\$146,754 87
Deductions during the year as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims.....	\$6,227 08
Purchase of surrendered policies and canceled by lapse.....	3,749 60
Payment of dividends to policyholders.....	6,629 03
Voided by lapse of policies.....	3,583 76
Redeemed by maker in cash.....	1,656 37
<hr/>	
Total reduction of premium note account.....	21,845 84
<hr/>	
Balance of note assets December 31, 1885.....	\$124,909 03
<hr/>	

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	3,303	\$5,815,355
Endowment policies.....	1,383	1,935,544
All other policies.....	610	1,177,200

New policies issued during the year:

Whole life policies.....	334	454,426
Endowment policies.....	316	574,625
All other policies.....	80	186,250

Old policies revived during the year:

Whole life policies.....	12	27,666
Endowment policies.....	1	1,000

Total number and amount.....	6,039	\$10,172,066
Deduct policies decreased and ceased to be in force.....	735	1,306,630

Total policies in force at the end of the year. . . .	5,304	\$8,865,436
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Policies in force at the end of the year, including additions.

	Number.	Amount.
Whole life policies.....	3,295	\$5,670,858
Endowment policies.....	1,484	2,184,278
All other policies.....	525	1,010,300
<hr/>		<hr/>
Total policies in force at the end of the year.....	5,304	\$8,865,436
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	66	\$114,911
By maturity (endowments).....	70	84,254
By expiry (term).....	135	272,650
By surrender.....	120	203,739
By lapse.....	162	210,117
By change and decrease.....	75	248,648
Not taken.....	107	172,311
Total....	735	\$1,306,630

	Number.	Amount.
Industrial policies in force December 31, 1885.....	107,872	\$12,600,935

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31st, 1884.....	491	\$794,972
Policies issued during 1885.....	52	54,125
Total.....	543	\$849,097
Deduct policies ceased to be in force during 1885.....	63	97,095
Policies in force in New York December 31, 1885...	480	\$752,002

	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	1	\$1,000
Losses and claims incurred during 1885.....	16	13,172
Total.....	17	\$14,172

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	15	\$11,997

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions, or other expenses: Cash, \$27,409.94; notes or credits, \$788.60; total...	\$241,672 03
Industrial.....	213,473 49

MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY.

SPRINGFIELD, MASS.

[Incorporated May 15, 1851, commenced business August 1, 1851.] —

E. W. BOND, *President.*

JOHN A. HALL, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$242,245 60
Renewal premiums	834,544 65
Premiums paid by dividends and surrendered policies.....	139,905 42
Total.....	\$1,216,695 67
Deduct amount paid for reinsurance.....	15,175 86

Total premium income \$1,201,519 81

Interest on:

Mortgage and collateral loans	\$137,209 95
Bonds and dividends on stock.....	168,444 70
Premium notes, loans or liens.....	33,606 65
Other debts due the Company	1,004 32
Discount on claims paid in advance.....	1,289 82
Rents from Company's property	70,717 03
<hr/>	
Total Income during the year.	\$1,613,792 28
Balance of net or ledger assets December 31, 1884.....	7,219,810 55
<hr/>	
Total.	\$8,833,602 83

II. DISBURSEMENTS DURING 1885.

Losses and addition.....	\$387,403 00
Matured endowments and additions.....	111,612 00
<hr/>	
Total amount actually paid for losses and endowments.	\$499,020 00
Surrendered policies.....	76,580 22
Dividends to policyholders.....	221,929 01
Premium notes and loans voided by lapse of policies.....	24,144 02
(Total paid policyholders.....	\$821,673 25)
Commissions to agents, new, \$57,974.28; renewal, \$47,564.88; total,	105,539 16
Salaries and traveling expenses of agents.....	102,763 08
Medical examiners' fees.....	10,593 00
Salaries and other compensation of officers and other office employes,	45,429 12
Taxes and fees in State where organized, \$5,984.43; taxes, licenses,	
finer and fees in other States, \$14,670.32; total.....	20,654 75
Rent	11,111 57
Advertising and printing.....	12,057 53
All other items, viz.: Postage, stationery, expressage, etc., \$20,451.58;	
real estate foreclosure expenses, etc., \$62,145.75; profit and loss,	
including premiums on securities purchased, \$126,289.01; total..	208,886 34
(Total miscellaneous expenses.....	\$517,034.55)
<hr/>	
Disbursements during the year, deducted from above total....	\$1,338,707 80
<hr/>	
Balance December 31, 1885.....	\$7,494,895 03

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value:.....	\$1,369,717 76
Loans secured by mortgages on real estate, first liens	1,641,488 34

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Springfield Gas-Light Co. stock.....	\$1,900 00	\$2,850 00	\$1,900 00
Massasoit Paper Mfg. Co. stock....	1,200 00	3,540 00	1,200 00
Union Pacific Railway Co. stock	1,500 00		
Union Paper Mfg. Co., Holyoke, st'k,	2,000 00	2,000 00	1,500 00
Union Paper Mfg. Co., Holyoke, st'k,	1,500 00	1,500 00	1,500 00
Hampden Paint and Chem'l Co. stk,	5,100 00	9,350 00	7,000 00
N. Y., N. H. & H. R. R. Co. st'k,	500 00	1,000 00	700 00
Union Paper Mfg. Co. stock.....	4,000 00	4,000 00	2,700 00
Springfield Gas-Light Co. stock.....	2,000 00	4,700 00	3,400 00
Westfield Gas-Light Co. stock.....	1,000 00		
Third National Bank, City, stock...	400 00		
Valley Paper Co., Holyoke, stock...	6,000 00	6,000 00	6,000 00
Hampden Glaz'd Pa. & Card Co. stk,	14,000 00	17,500 00	4,940 00
Springfield Printing Co. stock.....	10,000 00	12,500 00	10,000 00
Springfield Printing Co. bonds.....	10,000 00		
Valley Paper Co., Holyoke, stock...	10,000 00	10,000 00	10,000 00
Union Paper Manufae'ing Co. st'k...	20,000 00	20,000 00	20,000 00
Springfield Fire & M. Ins. Co. st'k..	2,500 00	3,750 00	3,000 00
Hotel furniture and two good names,			
Lewis Co., Ia., Book T., page 298..		5,000 00	2,500 00
Laekaw'na & Pitts'g R. R. Co. bds.	100,000 00	74,500 00	70,000 04
Columbus & Eastern R. R. Co. bds.	40,000 00		
Union Paper Manufac'g Co. stock...	39,500 00		
Del Norte Land and Canal Co. bds..	30,000 00	30,000 00	30,000 00
Chicago Tribune stock.....	10,000 00	50,000 00	20,000 00

	Par value.	Market value.	Amount loaned.
Quincy Water Co., Mass., stock.....	\$10,000 00 }	\$25,000 00	\$15,000 00
Chicopee Water Co., Mass., stock...	12,000 00 }		
Holyoke Paper Co. stock.....	800 00	12,000 00	1,000 00
Massasoit Paper Co. stock.....	4,000 00 }		
Chester Paper Co. stock.....	4,000 00 }	14,500 00	9,000 00
Farr Alpaca Co., Holyoke, stock....	2,700 00 }		
Utah Southern R. R. Co bonds.....	3,000 00	2,850 00	2,400 00
Gilson & Woodfin 1st mortgage bonds of Vermont.....	13,000 00	14,000 00	13,000 00
Central Pacific R. R. Co. bonds....	10,000 00 }		
Southern Pacific R. R. Co. bonds...	10,000 00 }	37,750 00	25,000 00
Galv., Har. & San Ant. R. R. Co. of Tex., Mex. & Pa. extension, bds.,	15,000 00 }		
Kan. City, St. Jos. & Council Bluffs R. R. Co. bonds.....	1,000 00	1,230 00	600 00
N. Y., N. H. & H. R. R. Co. bonds..	1,000 00	2,000 00	190 00
Southern Central R. R. Co. bonds...	200 00 }		
Greenwood County, Kan., bonds....	5,000 00 }	9,930 00	9,000 00
Southern Central R. R. Co. bonds...	5,000 00 }		
Moline Plow Co., Moline, Ill., stk...	30,000 00	45,000 00	30,000 00
Woodlawn Cem. As., Toledo, O., bds.	10,000 00	10,000 00	5,000 00
Central Pacific R. R. Co. bonds	30,000 00	31,000 00	25,000 00
Central Pacific R. R. Co. bonds.....	10,000 00 }		
Southern Pacific R. R. Co. bonds...	10,000 00 }	37,750 00	25,000 00
Galv., Har. & San Ant. R. R. Co. of Tex., Mex. & Pa. extension, bds.,	15,000 00 }		
R., W. & Ogdensburg R. R. Co. bds.	20,000 00	22,000 00	20,000 00
Kan. City, St. Joe & Council Bluffs R. R. Co. stock	18,000 00	23,000 00	20,000 00
Oregon R'way & Nav. Co. stock....	40,000 00 }		
Northern Pa. R. R. Co. pref. stock..	30,000 00 }	72,825 00	50,000 00
Northern Pa. R. R. Co. com. stock..	40,000 00 }		
Marietta & No. Ga. R. R. Co. bonds,	60,000 00	51,000 00	42,000 00
Winona Paper Co., Holyoke, stock..	20,000 00	25,000 00	20,000 00
Capital Gas-Light Co. of Austin, Tex., bonds.....	10,000 00 }		
Capital Gas-Light Co., of Austin, Tex., bonds.....	10,000 00 }	25,000 00	16,354 00
St. Joe, Mo., Water Co. stock.....	50,000 00 }		
Milwaukee & St. Paul R. R. Co., St. Paul division, bonds.....	5,000 00 }	51,000 00	50,000 00
Burlington & Mo. R. R. Co. bonds..	50,000 00 }		
Woodlawn Cem. As., Toledo, O., bds,	10,000 00	10,000 00	5,000 00
Total amounts.....	\$877,800 00	\$784,025 00	\$579,884 00

\$579,884 00

190,444 35

535,707 87

Loans made in cash to policyholders on the Company's policies....

Premium notes and loans on policies in force

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	\$100,000 00	\$112,750 00
Railroad Equipment Co. of New York bonds	21,000 00	21,000 00
Kansas Pacific Railway Co. bonds	24,823 49	28,860 00
Central Iowa R'y Co. (East. Div.) bonds and stock .	30,000 00	25,680 00
Southern Central R. R. Co. of New York bonds.....	45,750 00	46,440 00
St. Louis, Alton and Terre Haute R. R. Co. bonds ..	30,026 25	36,225 00
Ohio Southern R. R. Co. bonds	37,437 50	50,000 00
Lebanon Springs R. R. Co. Receiver's certificate	48,000 00	50,000 00
Ohio and West Virginia R. R. Co. bonds.....	30,000 00	33,000 00
Oregon Short Line R'y Co. (Union Pacific) bonds ...	29,790 00	33,320 00
Central Iowa Railway Co. bonds	50,000 00	54,500 00
Buffalo, N. Y. and Philadelphia R. R. Co. bonds....	24,650 00	11,340 00
St. Johnsbury and Lake Champlain R. R. Co. bonds,	30,000 00	33,000 00
E. Tenn., Va. and Georgia Car Trust (Series A) bonds,	37,835 00	43,700 00
Indianapolis, Dakota and Springfield R'y Co. bonds,	14,935 00	15,000 00
Florida Central and Western R. R. Co., now Florida Railway and Navigation Co., bonds.....	16,666 67	20,000 00
Florida Railway and Navigation Co. bonds.....	10,000 00	16,000 00
Denver, South Park and Pacific R. R. Co. bonds	24,625 00	20,000 00
Des Moines, Osceola and Southern R. R. Co. bonds .	25,000 00	6,250 00
St. Louis, Hannibal and Keokuk R. R. Co. bonds ...	10,000 00	8,000 00
N. Y. and N. E. R. R. Co. bonds.....	9,550 00	11,450 00
N. Y. and N. E. R. R. Co. bonds	10,000 00	12,425 00
Burl. and Mo. R. R. Co. (C., B. & Q. system) bds.	89,163 75	95,000 00
Mahoning Coal R. R. Co. bonds.....	45,097 24	47,500 00
Chi., Burl. and Quincy R. R. Co. (S. W. Div.) bonds,	51,300 00	55,200 00
Subscription D. C., B. and No. R. R. Co.	9,380 00	9,380 00
Rutland, Vt., R. R. bonds.....	30,000 00	31,800 00
Oregon Railway and Navigation Co. bonds.....	25,000 00	25,500 00
Northern Pacific R. R. Co. (Feu d'Orielle Div.) bonds,	20,000 00	20,800 00
Northern Pacific R. R. Co. (Missouri Div.) bonds....	25,000 00	26,000 00

	Cost value.	Market value.
Ind., Bloom, and Western R'y Co. first and second } mortgage bonds..... }	\$74,163 23	{ \$38,100 00 52,000 00
Ind., Bloom, and Western R'y Co. Income bonds....	1,197 50	1,400 00
N. Y., Rut. and Montreal R. R. Co. subscrip. bonds.	20,000 00	20,000 00
N. Poudre Land, Canal and Reser. Co., Col., bonds..	25,000 00	26,250 00
Town of Douglass, Illinois, bonds.....	32,000 00	34,240 00
Town of Kankakee, Illinois, bonds.....	11,000 00	11,880 00
Town of Edwardsville, Illinois, bonds.....	11,700 00	12,840 00
Town of Monmouth, Illinois, bonds.....	24,375 00	27,000 00
Warren County, Illinois, bonds.....	20,900 00	24,200 00
Kankakee County, Illinois, bonds.....	30,000 00	33,000 00
Cass County, Illinois, bonds.....	17,100 00	19,000 00
Perry County, Illinois, bonds.....	12,000 00	12,600 00
White County, Illinois, bonds.....	100,000 00	105,000 00
Greenwood County, Kansas, bonds.....	20,000 00	21,000 00
City of Burlingame, Kansas, bonds ..	4,000 00	4,400 00
City of Kansas Viaduct bonds	5,900 00	6,195 00
City of Topeka, Kansas, Board of Education bonds,	30,000 00	33,000 00
State of Kansas School District bonds.....	24,532 00	24,532 00
City of Cleveland, Ohio, bonds.....	25,000 00	30,500 00
Paulding County, Ohio, bonds.....	21,000 00	22,050 00
City of Morehead, Minn., bonds.....	10,000 00	10,500 00
Western Union Telegraph bonds.....	25,000 00	30,750 00
Saline County, Illinois, six per cent funding bonds..	30,000 00	30,900 00
Chicopee National Bank, Springfield, stock.....	6,770 00	7,537 50
First National Bank, Springfield, stock	13,850 00	20,460 00
Second National Bank, Springfield, stock.....	9,930 00	14,580 00
Pynchon National Bank, Springfield, stock.....	1,975 00	3,000 00
Agawam National Bank, Springfield, stock....	3,901 50	4,160 00
John Hancock National Bank, Springfield, stock ...	1,924 00	2,125 00
City National Bank, Springfield, stock.....	10,000 00	13,500 00
First National Bank, Northampton, Mass., stock....	3,455 50	4,420 00
First National Bank, Chicopee, Mass., stock.....	2,586 00	3,840 00
Metropolitan National Bank, New York, stock... ..	5,454 50	1,102 00
National Bank of Commerce, Boston, Mass., stock..	3,500 00	4,200 00
Webster National Bank, Boston, Mass., stock.....	2,625 00	2,650 00
Merchants' National Bank, Boston, Mass., stock....	1,844 57	2,190 00
Eliot National Bank, Boston, Mass., stock.....	1,522 50	1,822 50
Franklin Co. Nat. Bank, Greenfield, Mass., stock....	9,506 00	9,800 00
St. Paul National Bank, St. Paul, Minn., stock.....	10,000 00	11,000 00
Boston and Albany R. R. Co. stock	100,194 71	143,600 00
N. Y. C. and H. R. R. Co. stock.....	33,562 50	31,650 00
Conn. River R. R. Co. stock	51,940 00	52,140 00
Union Pacific Railway Co. stock....	36,400 00	16,612 50
N. Y., N. H. and H. R. R. Co. stock.....	15,324 50	20,000 00
Albany and Susquehanna R. R. Co. stock.....	76,352 50	84,000 00
Chicago, Rock Island and Pacific Railway Co. stock,	32,825 00	51,400 00
Lake Shore and Mich. Southern Railway Co. stock..	121,712 50	97,212 50
Chicago and North Western Ry. Co. pref. stock....	26,550 00	27,200 00
Chicago and North Western Ry. Co. common stock,	53,262 50	55,187 50
Chicago, Burlington and Quincy R. R. Co. stock....	75,004 33	82,500 00
Pittsburg, Ft. Wayne and Chicago Ry. Co. stock....	27,400 00	28,000 00
Detroit, Hillsdale and South Western R. R. Co. stock,	39,000 00	41,250 00
Buffalo, N. Y. and Phila. R. R. Co. preferred stock,	975 00	760 50
Western Union Telegraph Co. stock.....	70,125 00	65,475 00
Wallingford Gas-Light Co., Conn. bonds.....	19,500 00	21,000 00
Duluth Gas and Water Co., Minn., bonds	20,000 00	20,000 00
Quincy Water Co., Mass., bonds.....	48,750 00	52,500 00
Hornellsville Water Co., N. Y., bonds	24,375 00	27,500 00
Mount Pleasant Water Co., N. Y., bonds	9,250 00	10,000 00
National Water-Works Co., N. Y., bonds	97,500 00	109,000 00
Galesburg Water Co., Ill., bonds.....	21,275 00	22,655 00
Council Bluffs City Water-Works, Mo., bonds	30,000 00	30,000 00
St. Joseph Water Co., Mo., bonds.....	100,000 00	115,000 00
City of Fairfield Water Co., Iowa, bonds	17,575 00	19,950 00
Omaha City Water-Works Co., Neb., bonds.....	75,000 00	90,000 00
Leavenworth City and Ft. Leavenworth Water Co., Kansas, bonds....	50,000 00	55,000 00
Knoxville Water-Works, Tenn., bonds.....	25,000 00	25,000 00
Silverton Water-Works Co., Col., bonds	26,600 00	26,600 00
Leadville Water Co., Col., bonds.....	32,875 00	34,000 00
Total (carried out at cost value)	\$2,980,085 76	\$3,193,637 00
Cash in office and in bank		\$2,980,085 76
Bills receivable		192,303 07
		5,263 88
Total net or invested assets as per balance.....		\$7,494,895 03
Deduct depreciation from cost of assets		3,210 00
Total net or invested assets, less depreciation		\$7,491,685 03

IV. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages	\$41,457 24
Bonds and stocks owned.....	45,983 29
Collateral loans and loans on policies	21,040 16
Premium notes, loans or liens.....	17,139 24
Rents due and accrued on Company's property or lease.....	3,809 71
Market value of real estate over cost	61,947 71
Market value of bonds and stocks over cost.....	213,551 24
Gross premiums due and unreported on policies in force.....	\$83,546 62
Gross deferred premiums on policies in force.....	169,001 72
Total	\$252,548 34
Deduct average loading (20 per cent)	50,509 67

Net amount of uncollected and deferred premiums..... 202,038 67

Total of invested and other assets..... \$8,098,652 29
Deduct items not admitted 7,763 88

Total admitted Assets \$8,090,888 41

Items not admitted:

Bills receivable.....	\$5,263 88
Chattel mortgage.....	2,500 00
Total items not admitted.....	<u>\$7,763 88</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest \$6,884,732 00

Death losses and matured endowments not due..... \$53,091 00
Death losses and other policy claims resisted 21,020 00

Total policy claims 74,111 00
Dividends or surplus, or other description of profits due policyholders... .. 23,834 89
All other liabilities, viz.: Premiums paid in advance, \$4,586.42 ; interest paid in advance, \$2,645 ; total..... 7,231 42

Liabilities on policyholders' account..... \$6,989,909 31
Gross surplus on policyholders' account 1,100,979 10

Total Liabilities..... \$8,090,888 41

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884..... \$548,844 86
Premium notes, loans or liens received during 1885..... 112,020 11

Total..... \$660,864 97
Deductions during the year as follows, viz.: Notes, loans or liens used in —

Payment of losses or claims..... \$15,502 07
Purchase of surrendered policies and canceled by lapse..... 24,144 02
Payment of dividends to policyholders..... 68,951 99
Redeemed by maker in cash 12,223 29

Total reduction of premium note account..... 120,821 37

Balance of note assets December 31, 1885 \$540,043 60

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies.....	9,908	\$24,628,639
Endowment policies.....	3,627	7,431,979
All other policies.....	1,200	2,604,489

New policies issued during the year :

Whole life policies.....	1,686	5,729,220
Endowment policies.....	888	2,223,300
All other policies.....	10	39,500

Old policies revived during the year :

Whole life policies.....	2	4,500
Endowment policies.....	1	3,000

Old policies increased in amount :

Whole life policies	5,097
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Additions by dividends during the year :

Whole life policies	5,385
Endowment policies....	4,222
All other policies.....	.....	84

Total number and amount	17,322	\$42,679,415
Deduct policies decreased and ceased to be in force.....	1,701	4,714,257

Total policies in force at the end of the year.....	15,621	\$37,965,158
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	10,601	\$27,165,950
Endowment policies.....	3,967	8,489,907
All other policies.....	1,053	2,309,301

Total policies in force at the end of the year	15,621	\$37,965,158
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	181	\$381,332
By maturity (endowments)- ..	92	101,253
By expiry (term).....	197	449,200
By surrender.....	274	532,971
By lapse	460	1,192,632
By change and decrease .....	.....	352,419
Not taken	497	1,704,450
Totals	1,701	\$4,714,257

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	2,109	\$5,895,865
Policies issued during 1885.....	563	1,551,269

Total	2,672	\$7,447,134
Deduct policies ceased to be in force during 1885.....	338	1,068,552

Policies in force in New York December 31, 1885...	2,334	\$6,378,582
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1885.]

OF OTHER STATES.

81

	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	4	\$18,000
Losses and claims incurred during 1885	36	77,493
	<hr/>	<hr/>
Total	40	\$95,493
	<hr/>	<hr/>
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	36	\$69,493
	<hr/>	<hr/>
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$195,238.33; notes or credits, \$20,473.51; total,		<hr/> <hr/> \$215,711 84

MUTUAL BENEFIT LIFE INSURANCE COMPANY.

NEWARK, N. J.

[Incorporated January 31, 1845; commenced business April, 1845.]

AMZI DODD, *President.*

EDWARD L. DOBBINS, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions	\$726,356 69
Renewal premiums	3,711,194 36
For annuities.....	23,570 97
	<hr/>
Total premium income	\$4,461,122 02
Interest on:	
Mortgage loans	889,012 46
Bonds and dividends on stock.....	546,068 18
Premium notes, loans or liens.....	246,911 34
Other debts due the Company.....	139,234 25
Discount on claims paid in advance.....	633 84
Rents from Company's property.....	35,167 50
Balance of profit and loss account.....	5,688 00
	<hr/>
Total Income during the year.....	\$6,323,837 68
Balance of net or ledger assets December 31, 1884.....	36,971,121 51
	<hr/>
Total	\$43,294,959 19

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$2,333,891 18
Matured endowments and additions.....	257,157 15
	<hr/>
Total amount actually paid for losses and endowments.....	\$2,641,048 33
Annuityants	12,356 32
Surrendered policies.....	678,218 31
Dividends to policyholders	1,120,379 47
<i>(Total paid policyholders</i>	<i>\$4,452,002.43)</i>
Commissions to agents and agency expenses.....	428,571 55
Medical examiners' fees.....	32,290 41
Salaries and other compensation of officers and other office employés	117,645 61
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	148,345 76
Advertising, legal and miscellaneous expenses.....	70,028 29
<i>(Total miscellaneous expenses.....</i>	<i>\$796,881.62)</i>
	<hr/>
Disbursements during the year, deducted from above total....	\$5,248,884 05
	<hr/>
Balance December 31, 1885.....	<hr/> <hr/> \$38,046,075 14

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered.....	\$1,945,037 59
Loans secured by mortgages on real estate, first liens.....	17,337,408 34

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
United States bonds	\$775,000 00	\$920,930 00	\$840,000 00	
United States bonds	465,000 00	576,600 00		
Albany and Sus. R. R. bonds	70,000 00	81,900 00	700,000 00	
Baltimore and Ohio R. R. bonds....	50,000 00	53,875 00		
New York Central R. R. bonds.....	50,000 00	54,500 00		
N. Y. and Har. pref. R. R. stock....	65,000 00	137,800 00		
Broadway and Seventh av. R. R. stk.	15,000 00	41,400 00	500,000 00	
Twenty-third Street R. R. stock....	5,000 00	13,000 00		
New York Central R. R. bonds.....	300,000 00	399,375 00		
American Tel. and Cable Co. stock..	80,000 00	53,600 00		
Equitable Gas Co. stock	20,000 00	28,000 00		
Western Union Tel. Co. stock.....	20,000 00	14,550 00		
Northern Illinois R. R. bonds.....	100,000 00	105,000 00		
New York City bonds.....	28,000 00	37,800 00	250,000 00	
St. Louis Water bonds.....	24,000 00	24,480 00		
Lake Shore R. R. bonds	23,000 00	29,900 00		
Morris and Essex R. R. bonds	20,000 00	28,800 00		
Union Pacific, Kan. Pacific R. R. bds.	5,000 00	4,987 00		
Lake Shore R. R. bonds.	150,000 00	184,750 00	150,000 00	
Pullman Palace Car Co. stock.....	100,000 00	133,250 00	100,000 00	
Chicago, St. Paul, Minneapolis and Omaha pref. R. R. Co. stock.....	10,000 00	10,300 00		
American Tel. and Cable Co. stock..	10,000 00	6,700 00		
Chi., Mil. and St. P. pref. R. R. stk.	10,000 00	12,400 00		
Chi., Rock Island and Pac. R. R. stk.	10,000 00	12,850 00	50,000 00	
Richmond and Danville R. R. bonds,	10,000 00	11,475 00		
St. Louis and Iron Mt. R. R. bonds,	4,000 00	4,480 00		
Syracuse, Bing. and N. Y. R. R. bds.	4,000 00	5,340 00		
Southern Pacific of Cal. R. R. bonds,	2,000 00	2,100 00		
Citizens' Gas-Light Co. stock	32,550 00	39,060 00	30,000 00	
Pullman Palace Car Co. stock.....	20,000 00	26,650 00	15,000 00	
Total amounts.....	\$2,477,550 00	\$3,055,852 00	\$2,635 000 00	2,635,000 00
Loans made in cash to policyholders on the Company's policies...				435,661 69
Premium notes and loans on policies in force.....				4,207,348 22

Bonds, etc , owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$660,000 00	\$660,000 00	
Essex County, N. J., bonds.....	1,348,500 00	1,591,525 00	
Union County, N. J., bonds.....	75,000 00	77,400 00	
Buchanan County, Mo., bonds.....	530,400 00	530,400 00	
Woodbury County, Iowa, bonds.....	115,000 00	118,450 00	
Randolph County, Ind., bonds.....	23,500 00	23,500 00	
Tippecanoe County, Ind., bonds.....	75,000 00	75,000 00	
City of Toledo, Ohio, bonds.....	173,000 00	212,790 00	
City of Lafayette, Ind., bonds.....	160,000 00	195,200 00	
City of Erie, Pa., bonds	152,000 00	171,760 00	
City of Sandusky, Ohio, bonds.....	100,000 00	110,000 00	
City of Cleveland, Ohio, bonds.....	400,000 00	460,000 00	
City of South Bend, Ind., bonds.....	153,000 00	153,000 00	
City of Springfield, Ill., bonds.....	114,300 00	114,300 00	
City of Saginaw, Mich., bonds.....	100,000 00	105,000 00	
City of Newark, N. J., bonds.	2,475,000 00	2,839,250 00	
City of Orange, N. J., bonds.....	60,000 00	72,800 00	
City of New Brunswick, N. J., bonds.....	14,000 00	14,980 00	
City of Elizabeth, N. J., bonds.....	662,480 00	596,232 00	
City of Rahway, N. J., bonds.....	49,401 33	44,461 33	
Township of Montclair, N. J., bonds.	325,000 00	325,000 00	
Township of West Orange, N. J., bonds..	135,500 00	167,390 00	
Temporary Tax Loan, Elizabeth, N. J., bonds.....	40,991 24	40,991 24	
Grand Rapids and Indiana R. R. bonds.....	59,000 00	59,000 00	
Belvidere Delaware R. R. bonds.....	500,000 00	500,000 00	
Certificates for West Shore R. R. guaranteed bonds..	437,500 00	437,500 00	
First mortgage Newark and New York R. R. bonds..	573 000 00	595,920 00	
Lehigh and Wilkes-Barre Coal Company bonds.....	100,000 00	100,000 00	
Receivers' Certificates Central R.R. of N.J. (first liens).	800,000 00	800,000 00	
Total (carried out at par value)	\$10,402,572 57	\$11,191,849 57	10,402,572 57

Cash in office, \$195,880.45; in bank, \$877,633.47; total...	\$1,073,513 92
Agents' ledger balances and cash obligations.....	9,532 81
Total net or invested assets as per balance.....	<u>\$38,046,075 14</u>

IV. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages.....	267,721 44
Bonds and stocks owned.....	126,616 01
Collateral loans.....	11,980 70
Premium notes, loans or liens	115,702 03
Market value of bonds and stocks over par.....	789,277 00

Gross premiums due and unreported on policies in force.....	\$89,537 87
Gross deferred premiums on policies in force.....	258,106 91

Total.....	\$347,694 78
Deduct average loading (20 per cent).....	69,538 95

Net amount of uncollected and deferred premiums	<u>278,155 83</u>
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Total of invested and other assets.....	\$39,635,528 20
Deduct items not admitted.....	9,532 81

Total admitted Assets.....	<u><u>\$39,625,995 39</u></u>
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Items not admitted:

Agents' balances and cash obligations	<u><u>\$9,532 81</u></u>
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V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New Jersey State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$33,740,775 00
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Death losses and matured endowments not due	\$208,728 43
Death losses and other policy claims resisted.....	20,000 00

Total policy claims.....	228,728 43
Dividends or surplus, or other description of profits due policyholders	193,746 37
All other liabilities, viz.: Premiums paid in advance	12,182 28

Liabilities on policyholders' account.....	\$34,175 432 08
Gross surplus on policyholders' account.....	5,450,563 31

Total Liabilities.....	<u><u>\$39,625,995 39</u></u>
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VI. PREMIUM NOTE ACCOUNTS.

Premium notes, loans or liens on hand December 31, 1884 ..	\$4,136,977 45
Premium notes, loans or liens received during 1885.....	416,934 84

Total	\$4,553,912 29
Deductions during the year as follows, viz.: Notes, loans or liens used in —	

Payment of losses or claims	\$122,894 09
Purchase of surrendered policies and cancelled by lapse	153,111 38
Payment of dividends to policyholders..	19,126 97
Redeemed by maker in cash	51,431 63

Total reduction of premium note account.....	<u>346,564 07</u>
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Balance of note assets December 31, 1885.....	<u><u>\$4,207,348 22</u></u>
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VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	41,507	\$113,991,923
Endowment policies	6,860	16,384 470
All other policies	1,994	5,467 150

New policies issued during the year :

Whole life policies	2,655	7,246,089
Endowment policies	2,134	5,249,061
All other policies	819	2,215,700

Old policies revived during the year :

Whole life policies	27	76,500
Endowment policies	3	6,000

Old policies increased in amount :

Whole life policies	7	8,067
Endowment policies	6	16,830

Additions by dividends during the year :

Whole life policies		5,173
Endowment policies		2,934

Total number and amount	56,012	\$150,669,897
Deduct policies decreased and ceased to be in force	4,166	11,253,090

Total policies in force at the end of the year	51,846	\$139,416,807
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	41,546	\$113,782,591
Endowment policies	8,028	19,421,766
All other policies	2,272	6,212,450

Total policies in force at the end of the year	51,846	\$139,416,807
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death	810	\$2,391,334
By maturity (endowments)	118	260,300
By expiry (term)	430	1,159,900
By surrender	1,674	4,719,036
By lapse	647	1,580,170
Not taken	487	1,142,350
Totals	4,166	\$11,253,090

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884	8,011	\$24,212,720
Policies issued during 1885	625	1,739,738
Total	8,636	\$25,952,458
Deduct policies ceased to be in force during 1885	658	1,906,028
Policies in force in New York December 31, 1885	7,978	\$24,046,430

	Amount,
Losses and claims unpaid December 31, 1884.....	\$61,943
Losses and claims incurred during 1885....	603,889
Total	<u>\$665,832</u>
	Amount.
Losses and claims on policies in New York paid during 1885.....	<u>\$616,982</u>
Premiums collected or secured in New York during 1885, without any deduction for losses, commissions or other expenses.....	\$519,550 39
Annuity bonds in force (not included in above).....	<u>15,189 58</u>

NATIONAL LIFE INSURANCE COMPANY.

MONTPELIER, VT.

[Incorporated November 13, 1848; commenced business February 1, 1850.]

CHARLES DEWEY, *President.*

GEORGE W. REED, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$159,217 86
Renewal premiums.....	<u>449,313 84</u>
Total premium income	\$608,531 70
Interest on:	
Mortgage loans	71,812 18
Bonds and dividends on stock.....	80,147 08
Premium notes, loans or liens.	4,748 64
Other debts due the Company.....	6,748 87
Discount on claims paid in advance	654 95
Rents from Company's property.....	<u>6,612 23</u>
Total Income during the year.....	\$779,255 65
Balance of net or ledger assets December 31, 1884.....	<u>3,087,723 86</u>
Total	<u>\$3,816,979 51</u>

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$137,053 71
Matured endowments and additions.....	<u>26,400 00</u>
Total amount actually paid for losses and endowments.....	\$163,453 71
Annuitants.....	5,814 60
Surrendered policies.....	65,190 39
Dividends to policyholders.....	62,858 90
Premium notes and loans voided by lapse of policies.....	1,797 38
(Total paid policyholders.....	\$299,114.98)
Commissions to agents.	82,078 10
Salaries and traveling expenses of agents.....	9,977 41
Medical examiners' fees.....	10,469 77
Salaries and other compensation of officers and other office employes,	14,869 75
Taxes in State where organized, \$2,800.98; taxes, licenses, fines and fees in other States, \$15,386.09; total.....	18,187 07
Rent	3,558 90
Commuting commissions.....	1,959 61
Paid for furniture and fixtures and safes for home and agency offices	1,420 06
Advertising and printing.....	<u>5,228 00</u>

All other items, viz.: Postage and express, \$1,832.61; office expenses, \$2,424.75; total \$4,257 36
(Total miscellaneous expenses \$152,006.03)

Disbursements during the year, deducted from the above total, \$451,121 01

Balance December 31, 1885..... \$3,365,858 50

Invested as follows :

III. INVESTED ASSETS.

Real estate unincumbered, cost value..... \$223,801 91
Loans secured by mortgages-on real estate, first liens..... 1,196,864 20

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
National Bank of Rutland stock....	\$15,000 00	\$15,000 00	\$15,000 00	
National Car Co., St. Albans, stock..	10,000 00	5,800 00	5,000 00	
Lane Manfg. Co., Montpelier, stock,	55,400 00	69,250 00	28,700 00	
Total amounts.....	\$80,400 00	\$90,050 00	\$48,700 00	48,700 00
Loans made in cash to policyholders on the Company's policies....				95,899 93
Premium notes and loans on policies in force				25,150 05

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$300,000 00	\$351,045 00
State of Maine bonds.....	1,000 00	1,000 00
State of New Hampshire bonds.....	11,000 00	11,000 00
State of Missouri bonds.....	11,000 00	11,000 00
State of Nebraska bonds.....	117,741 12	117,741 12
City of Boston, Mass., bonds.....	10,000 00	10,000 00
City of Lawrence, Mass., bonds.....	20,000 00	20,000 00
City of Worcester, Mass., bonds.....	20,000 00	20,000 00
City of Fitchburg, Mass., bonds.....	60,000 00	60,000 00
City of Chelsea, Mass., bonds.....	57,000 00	57,000 00
City of Beverly, Mass., bonds.....	25,000 00	25,000 00
City of Burlington, Vt., bonds.....	85,000 00	85,000 00
City of Buffalo, N. Y., bonds.....	10,000 00	10,000 00
City of Minneapolis, Minn., bonds.....	32,000 00	32,000 00
City of Stillwater, Minn., bonds.....	41,000 00	41,000 00
City of St. Cloud, Minn., bonds.....	10,000 00	10,000 00
City of Indianapolis, Ind., bonds.....	25,000 00	25,000 00
City of Appleton, Wis., bonds.....	17,000 00	17,000 00
City of Fond du Lac, Wis., bonds.....	20,000 00	20,000 00
City of Springfield, Ill., bonds.....	18,200 00	18,200 00
City of Canton, Ill., bonds.....	13,000 00	13,000 00
City of Crystal Lake, Ill., bonds.....	5,000 00	5,000 00
City of Irving Park, Ill., bonds.....	4,500 00	4,500 00
City of Burlington, Ia., bonds.....	35,000 00	35,000 00
City of Clinton, Ia., bonds.....	7,000 00	7,000 00
City of Council Bluffs, Ia., bonds.....	20,000 00	20,000 00
City of Red Oak, Ia., bonds.....	10,000 00	10,000 00
City of St. Louis, Mo., bonds.....	11,000 00	11,000 00
City of East Saginaw, Mich., bonds.....	20,000 00	20,000 00
City of Niles, Mich., bonds.....	16,500 00	16,500 00
City of Omaha, Neb., bonds.....	20,000 00	20,000 00
City of Piqua, Ohio, bonds.....	10,000 00	10,000 00
City of Meriden, Conn., bonds.....	43,000 00	43,000 00
City of Lincoln, Neb., bonds.....	21,895 00	21,895 00
County of St. Louis, Mo., bonds.....	10,000 00	10,000 00
County of Peoria, Ill., bonds.....	9,000 00	9,000 00
County of Dickinson, Ia., bonds.....	10,000 00	10,000 00
Town of Montpelier, Vt., bonds.....	53,500 00	53,500 00
Town of St. Albans, Vt., bonds.....	3,000 00	3,000 00
Town of Essex, Vt., bonds.....	15,000 00	15,000 00
Town of Newfane, Vt., bonds.....	7,000 00	7,000 00
Town of Jericho, Vt., bonds.....	16,000 00	16,000 00
Town of Highgate, Vt., bonds.....	34,000 00	34,000 00
Town of Hyde Park, Vt., bonds.....	44,000 00	44,000 00
Town of Wolcott, Vt., bonds.....	15,500 00	15,500 00
Town of Morristown, Vt., bonds.....	1,000 00	1,000 00
Town of Arlington, Vt., bonds.....	15,000 00	15,000 00
Town of Underhill, Vt., bonds.....	17,000 00	17,000 00
Town of Jay, Vt., bonds.....	7,000 00	7,000 00
Town of Brandon, Vt., bonds.....	21,500 00	21,500 00
Town of Swanton, Vt., bonds.....	6,500 00	6,500 00

	Par value.	Market value.
Town of St. Johnsbury, Vt., bonds.....	\$40,000 00	\$40,000 00
Town of Sheldon, Vt., bonds.....	5,000 00	5,000 00
Town of Jamaica, Vt., bonds.....	4,000 00	4,000 00
Town of Bakersfield, Vt., bonds.....	4,000 00	4,000 00
Town of Newfane, Vt., bonds.....	3,000 00	3,000 00
Town of Williston, Vt., bonds.....	2,400 00	2,400 00
Town of Fairfax, Vt., bonds.....	1,100 00	1,100 00
Village of North Bend, Neb., bonds.....	2,300 00	2,300 00
Village of Montpelier, Vt., bonds.....	13,000 00	13,000 00
Village of St. Albans, Vt., bonds.....	58,000 00	58,000 00
Nebraska School bonds.....	40,535 00	40,535 00
Nebraska warrants.....	13,074 17	13,074 17
Vermont Marble Co. mortgage bonds.....	20,000 00	20,000 00
First National Bank, Montpelier, Vt., stock.....	26,000 00	32,500 00
Montpelier National Bank, Montpelier, Vt., stock..	3,400 00	4,590 00
Total (carried out at par value):.....	<u>\$1,648,645 29</u>	<u>\$1,707,390 29</u>
Cash in office, \$41,508.88 ; in bank, \$78,450.61 ; total		\$1,648,645 29
Agents' ledger balances		119,959 49
		<u>6,837 63</u>
Total net or invested assets as per balance		\$3,365,858 50

IV. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	31,391 00
Bonds and stocks owned.....	14,580 77
Collateral loans	1,550 67
Premium notes, loans or liens.....	3,345 31
Market value of bonds and stocks over par	58,735 00
Gross premiums due and unreported on policies in force... ..	\$847 69
Gross deferred premiums on policies in force.....	68,149 15
Total.....	<u>\$68,996 84</u>
Deduct average loading (20 per cent)....	<u>13,799 37</u>
Net amount of uncollected and deferred premiums	55,197 47
Total of invested and other assets.....	<u>\$3,530,658 72</u>
Deduct items not admitted	<u>6,837 63</u>
Total admitted Assets	<u>\$3,523,821 09</u>
Items not admitted :	
Agents' balances	<u>\$6,837 63</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Vermont State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	\$2,389,277 00
Death losses due and unpaid.....	\$3,000 00
Death losses and matured endowments not due.....	6,500 00
Death losses and other policy claims resisted.....	<u>10,000 00</u>
Total policy claims	19,500 00
Dividends or surplus, or other description of profits due policyholders.....	23,494 65
All other liabilities, viz.: Premiums paid in advance, \$1,984.51; extra reserve on life rate and endowment policies, \$200,000; total,	<u>201,984 51</u>
Liabilities on policyholders' account.....	<u>\$2,634,256 16</u>
Gross surplus on policyholders' account.....	<u>889,564 93</u>
Total Liabilities.....	<u>\$3,523,821 09</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$23,131 77	
Premium notes, loans or liens received during 1885.....	7,234 51	
Total.....		\$30,366 28
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	\$409 30	
Purchase of surrendered policies and canceled by lapse	1,797 38	
Payment of dividends to policyholders	146 96	
Redeemed by maker in cash	2,862 59	
Total reduction of premium note account		5,216 23
Balance of note assets December 31, 1885.....		<u>\$25,150 05</u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies.....	3,796	\$8,199,549
Endowment policies.....	5,115	5,820,222
All other policies.....	6	86,990

New policies issued during the year :

Whole life policies	561	1,548,650
Endowment policies	2,932	3,089,500
All other policies.....	4	7,000

Old policies revived during the year :

Whole life policies	1	1,000
Endowment policies.....	10	10,000

Old policies increased in amount :

Endowment policies	500
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Additions by dividends during the year :

All other policies.....	2,656
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Total number and amount	12,425	\$18,766,067
Deduct policies decreased and ceased to be in force.....	1,649	2,186,549

Total policies in force at the end of the year.....	<u>10,776</u>	<u>\$16,579,518</u>
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Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	4,050	\$9,056,636
Endowment policies.....	6,719	7,433,312
All other policies.....	7	89,570

Total policies in force at the end of the year.....	<u>10,776</u>	<u>\$16,579,518</u>
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Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death	84	\$137,054
By maturity (endowments).....	10	26,577
By expiry (term)	1	1,000
By surrender.....	476	651,918
By lapse.....	450	575,500
By change and decrease.....	15	25,000
Not taken	613	769,500
Totals	<u>1,649</u>	<u>\$2,186,549</u>

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884	1,165	\$1,919,850
Policies issued during 1885.....	346	467,000
Total.....	1,511	\$2,386,850
Deduct policies ceased to be in force during 1885.....	104	125,975
Policies in force in New York December 31, 1885..	1,407	\$2,260,875
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	3	\$3,500
Losses and claims incurred during 1885... ..	10	54,000
Total	13	\$57,500
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	13	\$57,500
Premiums collected or secured in New York during 1885, without any deductions for losses, dividends, commissions or other expenses : Cash.....		\$78,927 07

NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY.

MILWAUKEE, WIS.

[Incorporated March, 1857; commenced business November 25, 1858.]

H. L. PALMER, *President.*J. W. SKINNER, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$878,486 29
Renewal premiums.....	2,906,558 91
Total premium income	\$3,785,045 20
Interest on:	
Mortgage loans.....	1,085,267 10
Bonds and dividends on stock	36,906 42
Premium notes, loans or liens.....	96,056 42
Other debts due the Company, including deposits and deferred premiums.....	68,047 83
Discount on claims paid in advance.....	1,931 89
Rents from Company's property.....	30,974 63
Total Income during the year.....	\$5,104,229 52
Balance of net or ledger assets December 31, 1884.....	21,805,619 70
Total.....	\$26,909,849 22

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$1,049,004 04
Matured endowments and additions.....	487,831 35
Total amount actually paid for losses and endowments.....	\$1,536,835 39
Surrendered policies	300,469 55
Dividends to policyholders	778,593 39
Premium notes and loans voided by lapse of policies.....	21,895 68
(Total paid policyholders	\$2,637,794.01)

Commissions to agents	\$460,196 01
Salaries and traveling expenses of agents.....	23,642 42
Medical examiners' fees, including salary of medical director.....	34,748 00
Salaries and other compensation of officers and other office employes,	121,795 28
Taxes in State where organized, taxes, licenses, fines and fees in	
other States.	65,236 58
Rent.....	3,770 71
Paid for furniture and fixtures and safes for home and agency	
offices.....	843 27
Advertising.....	7,476 92
All other items, viz.: Supplies, postage, telegraph, exchange, law	
and other expenses.	131,304 19
Profit and loss.....	169 59
(Total miscellaneous expenses..... \$851,182.97)	

Disbursements during the year, deducted from above total... \$3,488,976 98

Balance December 31, 1885 \$23,420,872 24

Invested as follows :

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,322,756 28
Loans secured by mortgages on real estate, first liens.....	19,242,625 41
Premium notes and loans on policies in force ...	1,156,215 05

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$115,000 00	\$143,637 50
Missouri State bonds	47,000 00	50,790 00
Kansas City, Mo., bonds.....	75,000 00	87,133 33
St. Louis City, Mo., bonds.....	96,000 00	99,360 00
Green Bay City, Wis., bonds.....	4,100 00	4,175 17
Sheboygan City, Wis., bonds.....	73,625 00	76,157 91
Beloit City, Wis., bonds.....	66,000 00	70,913 33
Beloit Town, Wis., bonds	6,000 00	6,500 00
Springfield City, Ill., bonds.....	12,700 00	12,911 66
Oshkosh City, Wis., bonds.....	30,900 00	32,316 25
Stevens Point City, Wis., bonds	2,000 00	2,112 33
Milwaukee City, Wis., bonds	9,000 00	9,465 00
Ellwood, Ill., bonds	25,500 00	26,169 38
Morrison, Ill., bonds.....	5,000 00	5,125 00
Chippewa, Wis., bonds.....	15,000 00	15,900 00
Carlinville, Ill., bonds ..	8,000 00	8,120 00

Total (carried out at par value)..... \$590,825 00 \$650,787 86

Cash in office, \$161,459.49; in bank, \$919,780.90 ; total	1,081,240 39
Bills receivable	2,570 32
Agents' ledger balances.....	24,639 79

Total net or invested assets, as per balance..... \$23,420,872 24

IV. OTHER ASSETS.

Interest due and accrued on :	
Bonds and mortgages	314,765 93
Premium notes, loans or liens.....	46,356 24
Rents due and accrued on Company's property or lease.....	316 66
Market value of bonds and stocks over par	59,962 86
Gross premiums due and unreported on policies in force	\$132,518 24
Gross deferred premiums on policies in force.....	396,210 00
Total.....	\$528,728 24
Deduct average loading (20 per cent)	105,745 61

Net amount of uncollected and deferred premiums..... 422,982 63

Total of invested and other assets	\$24,265,256 56
Deduct items not admitted	27,210 11

Total admitted Assets \$24,238,046 45

Items not admitted:

Agents' balances.....	\$24,639 79
Bills receivable	2,570 32
Total items not admitted	<u>\$27,210 11</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Milwaukee State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest	\$18,418,651 00
Death losses and matured endowments not due.....	\$161,070 92
Death losses and other policy claims resisted.....	59,000 00
Total policy claims ..	220,070 92
Dividends or surplus, or other description of profits due policyholders.....	7,000 00
All other liabilities, viz.: Premiums paid in advance, \$3,000; accrued commissions, \$5,000; reserve for paid up insurance claimable, \$94,206.71; total	102,206 71
Liabilities on policyholders' account.....	\$18,747,928 63
Gross surplus on policyholders' account:	
Exclusively belonging to Tontine policyholders.....	53,333 25
Belonging to other than Tontine policyholders	5,436,779 57
Total Liabilities.....	<u>\$24,238,046 45</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$1,266,687 91
Premium notes, loans or liens received during 1885.....	158,513 39
Total.....	\$1,425,201 30
Deductions during the year as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims	\$66,551 42
Purchase of surrendered policies and canceled by lapse	19,136 46
Payment of dividends to policyholders.....	119,689 90
Voided by lapse of policies	34,578 73
Redeemed by maker in cash	29,049 74
Total reduction of premium note account	268,986 25
Balance of note assets December 31, 1885.....	<u>\$1,156,215 05</u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	34,493	\$73,157,103
Endowment policies	11,003	22,055,824
All other policies.....	452	3,581,055

New policies issued during the year:

Whole life policies.....	6,853	18,576,376
Endowment policies.....	1,763	3,820,325
All other policies.....	51	180,485

Old policies revived during the year:

Whole life policies	241	618,637
Endowment policies.	103	216,208
All other policies.....	3	42,998

Old policies increased in amount:

Whole life policies.	20
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Additions by dividends during the year :

	Number.	Amount.
Whole life policies.....		\$43,914
Endowment policies.....		37,035
All other policies.....		2,723,409
Total number and amount.....	54,982	\$125,053,369
Deduct policies decreased and ceased to be in force.....	4,882	14,342,508
Total policies in force at the end of the year.....	50,100	\$110,710,861

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	38,218	\$83,864,203
Endowment policies.....	11,451	23,362,872
All other policies.....	431	3,483,786
Total policies in force at the end of the year.....	50,100	\$110,710,861

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	460	\$1,007,761
By maturity (endowments).....	329	496,024
By expiry (term).....	18	2,777,028
By surrender.....	713	1,466,548
By lapse.....	2,520	5,829,498
By change and decrease.....	4	444,934
Not taken.....	838	2,320,715
Totals.....	4,882	\$14,342,508

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	2,758	\$8,040,822
Policies issued during 1885.....	822	2,783,686
Total.....	3,580	\$10,824,508
Deduct policies ceased to be in force during 1885.....	347	1,190,672
Policies in force in New York December 31, 1885...	3,233	\$9,633,836
	Number.	Amount.
Losses and claims unpaid December 31, 1884..	11	\$50,000
Losses and claims incurred during 1885.....	50	168,471
Total.....	61	\$218,471
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.	51	\$169,775
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions, or other expenses : Cash, \$337,059.04 ; notes or credits, \$7,176; total....		\$344,235 04

PENN MUTUAL LIFE INSURANCE COMPANY.

PHILADELPHIA, PA.

[Incorporated February 24, 1847; commenced business May 25, 1847.]

SAMUEL C. HUEY, *President.*

HENRY C. BROWN, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$407, 663 06
Renewal premiums. ...	1, 422, 583 24
Total.....	\$1, 830, 246 30
Deduct amount paid for reinsurance	3, 545 63
Total premium income.....	\$1, 826, 700 67
Interest on:	
Mortgage loans.....	127, 203 77
Bonds and dividends on stock.....	280, 096 50
Premium notes, loans or liens.....	37, 039 80
Collateral loans.....	30, 002 82
Interest on general account.....	1, 468 53
Rents from Company's property.....	48, 821 11
Profits on bonds, stocks or real estate sold	23, 50 00
All other income.. ..	30 00
Total Income during the year....	\$2, 370, 213 20
Balance of net or ledger assets December 31, 1884	9, 123, 209 61
Total.....	\$11, 498, 422 81

II. DISBURSEMENTS DURING 1885.

Losses and additions.. ..	\$696, 449 88
Matured endowments and additions.....	54, 895 00
Total	\$751, 344 88
Deduct amount received for losses or claims on policies of this Com- pany reinsured.....	5, 000 00
Total amount actually paid for losses and endowments.....	\$746, 344 88
Surrendered policies.....	175, 258 79
Dividends to policyholders.....	386, 703 39
Premium notes and loans voided by lapse of policies	33, 699 74
(Total paid policyholders	\$1, 342, 006.80)
Commissions to agents (new, \$73,430.86; renewal, \$57,964.12).....	131, 394 98
Salaries and traveling expenses of agents.....	87, 587 80
Medical examiners' fees.....	21, 628 47
Salaries and other compensation of officers and other office employes, Taxes in State where organized, \$19,281.85; taxes, licenses, fines and fees in other States, \$28,004 72; total.....	53, 047 73
Rent	47, 286 57
Commuting commissions	12, 982 58
Paid for furniture and fixtures and safes for home and agency offices.....	3, 382 63
Advertising, printing and supplies.....	1, 196 68
All other items, viz.: Postage, home office expenses, insurance, \$24,702.13; law expenses, \$7,242.11; repairs to real estate, \$9,023.10; miscellaneous, \$1,326.38; total.....	17, 699 48
(Total miscellaneous expenses.....	42, 293 72
(Total miscellaneous expenses.....	\$418, 500 64)
Disbursements during the year, deducted from above total....	\$1, 760, 507 44
Balance December 31, 1885.....	\$9, 737, 915 37

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$830,659 21
Loans secured by mortgages on real estate and ground rents, first liens.....	2,598,781 10

Collateral Loans.

	Market value.	Amount loaned.	
Continental Pass. R'way Co., of Phila., note and stk.	\$3,852 00	\$3,200 00	
Shenandoah Iron, Lumber, Mining & Manf. Co. bds.	52,000 00 }	50,000 00	
Life policy; \$20,000, with reserve, \$4,803.....	4,803 00 }		
Pennsylvania and N. Y. Canal and R. R. Co. bonds,	6,000 00	5,000 00	
Hot Springs, Ark., Water Co. bonds.....	30,000 00 }	40,000 00	
Hot Springs, Ark., Water Co., stock.....	35,000 00 }		
Pennsylvania R. R. Co. bonds.....	2,400 00	2,000 00	
Leavenworth City & Ft. Leav. Water Co. bonds....	45,000 00	25,000 00	
Reserve on Company's policies as collateral..	14,510 17	8,229 70	
Total amounts	\$194,565 17	\$133,429 70	
Loans on mortgage collaterals... ..			133,429 70
Loans made in cash to policyholders on the Company's policies...			149,700 00
Premium notes and loans on policies in force			187,657,00
			589,077 54

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds	\$59,562 50	\$61,500 00
Pennsylvania R. R. bonds	100,150 00	137,800 00
Pennsylvania R. R. Navy Yard bonds.....	103,000 00	110,000 00
American Steamship Co. Conpon bonds, guaranteed by P. R. R. Co.....	25,000 00	27,000 00
Northern Central R'way bonds.....	105,000 00	118,800 00
Northern Central R'way bonds.....	99,750 00	102,600 00
North Pennsylvania R. R. bonds.....	93,500 00	123,000 00
Stony Creek R. R. bonds, North Penn. guaranty....	49,000 00	57,500 00
Delaware and Bound Brook R. R. bonds.....	61,000 00	80,520 00
Philadelphia and Reading R. R. bonds	50,000 00	55,000 00
Phoenix Iron Co. bonds, guaranty.....	91,000 00	92,820 00
Susquehanna Canal bonds, guaranty... ..	48,600 00	50,630 00
Lehigh Valley R. R. bonds.. ..	50,000 00	70,000 00
Lehigh Valley R. R. Gold bonds.....	32,395 00	32,860 00
Easton and Amboy R. R. bonds, guaranteed by Lehigh Valley R. R. Co.....	100,000 00	111,000 00
Baltimore and Ohio R. R. bonds	105,000 00	120,000 00
Pittsburg Junction R. R. Gold bonds.....	67,930 00	73,700 00
Oswego and Syracuse R. R. bonds, Del., Laek. and Western, guaranty	96,750 00	105,000 00
Cincinnati, Hamilton and Dayton R. R. bonds.....	103,750 00	111,000 00
Cincinnati, Hamilton and Ind's R. R. bonds, guar- anteed by Cinn., Ham. and Dayton R. R. Co.....	74,410 00	79,800 00
Dayton and Michigan R. R. bonds, guaranteed by Cinn., Ham. and Dayton R. R. Co.....	101,500 00	105,000 00
Illinois and St. Louis R. R. and Coal Co. bonds....	100,000 00	110,000 00
Venice and Carondelet R'way bonds, Illinois and St. Louis R. R. guaranty.....	100,000 00	100,000 00
Venice and Carondelet R'way bonds, Illinois and St. Louis R. R. guaranty.....	100,000 00	100,000 00
Jacksonville, South Eastern (Ills.) R'way Co. Gd. bds.	45,000 00	46,500 00
Minneapolis and St. Louis R. R. Gold bonds.....	102,833 75	115,000 00
Minneapolis and Duluth R. R. Gold bonds, guar- anteed by Minneap. and St. Louis R. R.....	51,562 50	57,500 00
Terre Haute and Logansport R. R. (Ind.) bonds, T. H. and Ind's R. R. guaranty.....	100,000 00	105,000 00
Clev., Col., Cin. and Ind's R'way Co. Gold bonds...	98,500 00	103,000 00
New York, Phila. and Norfolk R. R. Co. Gold bds..	97,000 00	105,000 00
New York, Lackawanna and Western R'way Co. bonds, Del., Lackawanna and West. guaranty.....	96,625 00	105,000 00
Columbus and Cinn., O., Midland R. R. Co. bonds..	135,300 00	142,500 00
Union League, Philadelphia, bonds.. ..	50,000 00	51,250 00
Chester, Pa., bonds.....	185,571 00	200,200 00
Cumberland City, Md., bonds.....	45,000 00	52,500 00
Xenia City, O., bonds.....	46,350 00	46,350 00
Xenia City, O., bonds.....	4,100 00	4,120 00
Xenia City, O., bonds.....	27,733 75	28,050 00
Piqua City, O., School-House bonds.....	36,080 00	37,080 00
Scioto County, O., Bridge bonds.....	36,000 00	36,720 00
Springfield, O., Water-Works bonds.....	40,000 00	40,000 00
Louisville, Ky., City bonds	43,500 00	57,500 00
Evansville, Ind., Redemption bonds	48,600 00	36,000 00

	Cost value.	Market value.
St. Louis, Mo., bonds.....	\$25,030 00	\$30,900 00
St. Joseph, Mo., Funding bonds.....	86,050 00	86,400 00
St. Joseph, Mo., six per cent Funding bonds.....	96,000 00	100,000 00
Jackson County, Mo., bonds.....	57,120 00	58,240 00
Kansas City, Kan., bonds.....	7,286 00	7,280 00
Leavenworth City, Kan., Refunding bonds.....	69,252 00	71,880 00
Leavenworth County, Kan., Funding bonds.....	23,800 00	24,610 00
Lincoln City, Neb., Water bonds.....	40,000 00	42,000 00
Atchison, Kan., Refunding bonds.....	23,250 00	24,800 00
De Kalb County, Mo., bonds.....	40,200 00	40,800 00
City and Township of Independence, Kan., bonds...	48,200 00	50,610 00
Ravenna, O., Water-Works bonds.....	60,150 00	61,200 00
City of Lima, O., Water-Works bonds.....	50,000 00	51,000 00
Harrisburg Water bonds.....	50,150 00	67,850 00
Salem, N. J., Water bonds.....	76,875 00	78,750 00
Jamestown, N. Y., Water Supply Co. bonds.....	100,000 00	103,000 00
Jamestown, N. Y., Gas Co. bonds.....	50,000 00	51,000 00
Chillicothe, O., Gas and Water Co. bonds.....	79,325 00	83,500 00
Hamilton and Rossville, O., Hydraulic Co. bonds....	50,000 00	50,000 00
Mt. Vernon, O., Water-Works bonds.....	23,100 00	22,660 00
Louisville, Ky., Water Co. bonds.....	97,312 50	110,000 00
Kansas City Water Gold bonds.....	95,325 00	94,860 00
St. Joseph, Mo., Water Co. Gold bonds.....	100,000 00	103,000 00
Joplin, Mo., Water bonds.....	75,000 00	78,750 00
Hot Springs, Ark., Water bonds.....	70,000 00	70,000 00
Burlington, Iowa, Water bonds.....	70,500 00	78,750 00
Austin, Texas, Water Co. Gold bonds.....	136,500 60	136,500 00
Freeport, Ill., Water Co. Gold bonds.....	100,000 00	103,000 00
Hudson River Water Power & Paper Co. Gold bonds,	49,000 00	50,000 00
Northern Central Railway Co. stock.....	10,772 00	20,400 00
Delaware Mutual Safety Ins. Co. stock, Phila.	6,250 00	12,000 00
Commercial National Bank stock, Philadelphia.....	11,035 25	12,749 00
Western National Bank stock, Philadelphia.....	6,862 50	10,500 00
Corn Exchange National Bank stock, Philadelphia..	5,000 00	6,000 00
Bank of North America stock, Philadelphia.....	10,168 00	23,560 00
Girard National Bank stock, Philadelphia.....	2,000 00	4,700 00
Mechanics' Bank stock, St. Louis, Mo.....	4,950 50	5,500 00

Total (carried out at cost value)..... \$5,118,517 25 \$5,539,579 00

\$5,118,517 25

Cash in office, \$2,716.14; in bank, \$70,364.94; total.....

73,081 08

Bills receivable.....

7,115,64

Agents' ledger balances.....

5,877 79

Bills receivable for premiums secured by reserve, \$39,917.82;

sundry accounts, \$965.84; all other items, \$3,185.40; total.....

44,069 06

Total net or invested assets, as per balance..... \$9,737,915 37

IV. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages.....

38,414 76

Collateral loans.....

5,894 38

Rents due and accrued on Company's property or lease.....

5,217 33

Market value of bonds and stocks over cost.....

421,061 75

Gross premiums due and unreported on policies in force.....

\$89,412 00

Gross deferred premiums on policies in force.....

140,622 52

Total.....

\$230,034 52

Deduct average loading (20 per cent).....

46,006 90

Net amount of uncollected and deferred premiums.....

184,027.62

Total of invested and other assets.....

\$10,392,531 21

Deduct items not admitted.....

53,877 09

Total admitted Assets..... \$10,338,654 12

Items not admitted:

Agents' balances.....

\$5,877 79

Bills receivable.....

47,033 46

Sundry accounts.....

965,84

Total items not admitted.. .. \$53,877 09

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest		\$8,111,901 00
Death losses and matured endowments not due	\$66,710 07	
Death losses and other policy claims resisted	3,000 00	
Total policy claims		69,710 07
Dividends or surplus, or other description of profits due policyholders		32,379 34
All other liabilities, viz.: Premiums paid in advance, \$9,928.11; life rate endowment fund, \$141,840.31; outstanding scrip, \$9,130; total		160,898 42
Liabilities on policyholders' account	\$8,374,888 83	
Gross surplus on policyholders' account	1,963,765 29	
Total Liabilities		<u>\$10,338,654 12</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$617,363 84	
Premium notes, loans or liens received during 1885	104,416 49	
Total		\$721,780 33
Deductions during the year as follows, viz.: Notes, loans or liens used in —		
Payment of losses or claims	\$28,556 67	
Purchase of surrendered policies and canceled by lapse	33,699 74	
Payment of dividends to policyholders	60,255 22	
Redeemed by maker in cash ..	10,191 16	
Total reduction of premium note account		132,702 79
Balance of note assets December 31, 1885		<u>\$589,077 54</u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED:

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	13,375	\$35,679,897
Endowment policies	4,344	8,119,973
All other policies	24	179,990

New policies issued during the year:

Whole life policies	2,521	5,941,462
Endowment policies	1,029	2,136 566

Old policies revived during the year:

Whole life policies	40	50,978
Endowment policies	219	101,011
All other policies	59	117,026

Old policies changed and increased in amount:

Whole life policies	7	17,622
Endowment policies	8	38,020

Additions by dividends during the year:

All other policies		27,950
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Total number and amount	21,626	\$52,410,495
Deduct policies decreased and ceased to be in force	1,792	4,421,272
Total policies in force at the end of the year	<u>19,834</u>	<u>\$47,989,223</u>

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies.....	14,662	\$38,266,994
Endowment policies.....	5,101	9,433,952
All other policies.....	71	288,277
Total policies in force at the end of the year	19,834	\$47,989,223

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death.....	230	\$644,059
By maturity (endowments).....	39	54,895
By expiry (term).....	5	9,500
By surrender.....	364	892,952
By lapse.....	827	1,797,611
By change and decrease	14	269,755
Not taken	313	752,500
Totals.....	1,792	\$4,421,272

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884	1,324	\$3,297,175
Policies issued during 1885.....	480	896,000
Total.....	1,804	\$4,193,175
Deduct policies ceased to be in force during 1885.....	301	679,500
Policies in force in New York December 31, 1885...	1,503	\$3,513,675

	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	5	\$8,890
Losses and claims incurred during 1885	13	29,283
Total.....	18	\$38,173

	Number.	Amount.
Losses and claims on policies in New York paid during 1885	14	\$35,123

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$123,040.47; notes or credits, \$2,557; total.....	\$125,597.47
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PHOENIX MUTUAL LIFE INSURANCE COMPANY.

HARTFORD, CONN.

[Incorporated and commenced business May, 1851.]

AARON C. GOODMAN, *President*.

JOHN M. HOLCOMBE, *Secretary*.

I. CAPITAL.

Capital stock paid up in cash, \$100,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$57,370 71	
Renewal premiums.....	646,342 26	
Total.....	\$703,712 97	
Deduct amount paid for reinsurance	3,363 42	
Total premium income.....		\$700,349 55
Interest on:		
Mortgage loans.....		410,026 72
Bonds and dividends on stock.....		62,351 45
Premium notes, loans or liens.....		77,525 09
Other debts due the Company.....		8,701 13
Discount on claims paid in advance		2,186 01
Rents from Company's property.....		54,915 90
Total Income during the year.....		\$1,316,055 85
Balance of net or ledger assets December 31, 1884.....		10,277,555 64
Total.....		\$11,593,611 49

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$556,804 16	
Matured endowments and additions.....	328,409 00	
Total amount actually paid for losses and endowments.....		\$885,213 16
Surrendered policies.....		121,352 00
Dividends to policyholders.....		131,174 26
Premium notes and loans voided by lapse and surrender of policies, (Total paid policyholders.....\$1,187,529.57)		49,790 15
Paid stockholders for interest or dividends.....		24,000 00
Commissions to agents.....		52,495 73
Salaries and traveling expenses of agents.....		39,931 62
Medical examiners' fees.....		4,222 50
Salaries and other compensation of officers and other office employes,		48,195 83
Taxes in State where organized, \$24,722.46; taxes, licenses, fines and fees in other States, \$4,250.01; total.....		28,972 47
Rent.....		11,539 67
Paid for furniture and fixtures and safes for home and agency offices,		47 75
Advertising.....		4,833 05
All other items, viz.: Books, blanks and stationery, \$3,961.62; exchange, \$1,020.82; postage, \$3,344.14; legal expenses, \$7,332.23; sundry expenses, \$5,930.86; profit and loss, \$5,282.42; total.....		26,872 09
(Total miscellaneous expenses.....\$241,110.71)		
Disbursements during the year, deducted from above total....		\$1,428,640 28
Balance December 31, 1885		\$10,164,971 21

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,255,895 59
Loans secured by mortgages on real estate, first liens	5,964,466 38
Premium notes and loans on policies in force	1,267,980 50

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States registered bonds.....	\$212,631 25	\$246,545 00
Erie first consolidated mortgage bonds.....	120,833 75	128,000 00
Chicago, Milwaukee and St. Paul first mort. bonds..	50,375 00	58,500 00
Vermont Valley R. R. Co. bonds.....	103,750 00	107,000 00
St. Johnsbury and Lake Champlain R. R. Co. bonds,	105,000 00	110,000 00
Mattoon City, Illinois, bonds....	9,840 00	9,840 00
Valley Falls Township, Kansas, bonds.....	14,835 00	14,835 00
Fremont County, Iowa, refunding bonds.....	18,450 00	18,450 00
Nodaway County, Mo., Court-House and Jail bonds,	74,520 00	74,520 00
Harlan, Iowa, Town bonds.....	3,045 00	3,045 00
West Middle School District bonds.....	107,500 00	105,000 00
Independent School District bor. ls.....	9,067 50	9,067 50
Independent School Dist., Chariton, Ia., refund. bds,	10,100 00	10,100 00
Independent School Dist., Bedford, Ia., refund. bds,	6,565 00	6,565 00
Independent School Dist., Leon, Ia., refund. bonds,	6,060 00	6,060 00
Independent School Dist., Essex, Ia., refund. bonds.	4,141 00	4,141 00
Independent School Dist., Harlan, Ia., refund. bds,	1,515 00	1,515 00
Independent School Dist., Indianola, Ia., ref. bonds,	9,135 00	9,135 00
Independent School Dist., Colfax, Ia., refund. bds..	507 50	507 50
Independent School Dist., Moulton, Ia., refund. bds,	507 50	507 50
Independent School Dist., Eldora, Ia., ref. bonds....	4,080 00	4,080 00
Independent School Dist., Sidney, Ia., ref. bonds....	3,587 50	3,587 50
Independent School Dist., Woodbine, Ia., ref. bds...	4,578 75	4,578 75
Independent School Dist., Shenandoah Ia., ref. bds..	2,040 00	2,040 00
Mound City, Mo., School District bonds.....	663 00	663 00
Stanbury, Mo., School District bonds.....	12,060 00	12,060 00
Maryville, Mo., School District bonds.....	24,840 00	24,840 00
Trenton, Mo., School District bonds.....	19,800 00	19,800 00
Gault, Mo., School District bonds.....	1,680 00	1,680 00
Bolekow, Mo., School District bonds.....	1,048 50	1,048 50
Rockport, Mo., School District bonds.....	10,050 00	10,050 00
Barnard, Mo., School District bonds.....	4,773 75	4,773 75
Eaton, Mo., School District bonds.....	2,512 50	2,512 50
Charter Oak National Bank, Hartford, Conn., stock..	19,662 00	27,600 00
First National Bank, Hartford, Conn., stock.....	22,255 00	20,000 00
Ætna National Bank, Hartford, Conn., stock.....	3,500 00	4,025 00
Mercantile National Bank, Hartford, Conn., stock..	6,950 00	10,000 00
American National Bank, Hartford, Conn., stock....	36,893 00	46,080 00
Farmers & Mechanics' Nat. Bk., Hartford, Conn., stk.	6,068 00	5,665 00
Phoenix National Bank, Hartford, Conn., stock.....	26,000 00	27,000 00
Toledo National Bank, Toledo, Ohio, stock.....	9,960 00	9,960 00
United States Bank, Hartford, Conn., stock.....	5,000 00	9,500 00
Hartford City Gas-Light Co. stock.....	7,850 00	9,372 00
Security Company, Hartford, Conn., stock.....	10,000 00	13,000 00

Total (carried out at cost value) \$1,113,730 50 \$1,197,249 50

Cash in office, \$1,725.15; in bank, \$561,163.70; total..... \$1,113,730 50
562,888 85

Total net or invested assets, as per balance.... \$10,164,971 21

V. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages.....	143,801 35
Market value of bonds and stocks over cost.....	83,519 00
Gross premiums due and unreported on policies in force.....	\$13,393 27
Gross deferred premiums on policies in force.....	37 306 27
Total.....	\$50,699 54
Deduct average loading (25 per cent).....	12,674 88

Net amount of uncollected and deferred premiums 38,024 66

Total of invested and other assets..... \$10,430,316 22

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$8,586,058 00
Deduct net value of risks reinsured.....	6,554 00

Net reinsurance reserve..... \$8,579,504 00

Death losses due and unpaid.....	\$11,500 00
Death losses and matured endowments not due....	129,543 00
Death losses and other policy claims resisted.....	13,000 00

Total policy claims.....	\$154,043 00
All other liabilities, viz.: Premiums paid in advance, \$3,230.02; contingent reserve on policy account, \$65,383.30; special reserve, \$150,900; total.....	218,613 38
Liabilities on policyholders' account.....	\$8,952,160 38
Gross surplus on policyholders' account.....	1,478,155 84
Total Liabilities.....	<u>\$10,430,316 22</u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$1,409,646 59
Premium notes, loans or liens received during 1885.....	1,541 80

Total.....	\$1,411,188 39
Deductions during the year, as follows, viz.: Notes, loans or liens used in —	
Payment of losses or claims.....	\$84,341 60
Purchase of surrendered policies and canceled by lapse.....	49,790 15
Payment of dividends to policyholders.....	3,491 94
Redeemed by maker in cash ...	5,574 81
Total reduction of premium note account.....	143,198 50
Balance of note assets December 31, 1885	<u>\$1,267,989 89</u>

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	13,550	\$20,677,523
Endowment policies.....	5,319	6,491,895
All other policies... ..	43	73,700

New policies issued during the year:

Whole life policies.....	195	157,951
Endowment policies.....	1,064	1,518,707

Old policies revived during the year:

Whole life policies	9	10,069
Endowment policies.....	3	3,500

Additions by dividends during the year:

Whole life policies		5,662
Endowment policies.....		6,762

Total number and amount	20,183	\$28,945,769
Deduct policies decreased and ceased to be in force.....	1,776	2,708,529

Total policies in force at the end of the year.....	<u>18,407</u>	<u>\$26,237,240</u>
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Policies in force at the end of the year, including additions:

	Number	Amount.
Whole life policies.....	13,000	\$19,512,694
Endowment policies.....	5,368	6,661,846
All other policies.....	39	62,700

Total policies in force at the end of the year.....	<u>18,407</u>	<u>\$26,237,240</u>
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Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	311	\$565,137
By maturity (endowments).....	302	328,675
By surrender	245	372,925
By lapse.....	506	714,561
By change and decrease.....	215	432,995
Not taken.....	197	294,236
Totals	1,776	\$2,708,529

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	4,635	\$6,722,857
Policies issued during 1885.....	480	699,124
Total	5,115	\$7,421,921
Deduct policies ceased to be in force during 1885.....	519	843,634
Policies in force in New York December 31, 1885..	4,596	\$6,578,347
Losses and claims unpaid December 31, 1884.....	19	\$30,893
Losses and claims incurred during 1885.....	121	188,397
Total	140	\$219,290
Losses and claims on policies in New York paid during 1885.	125	\$186,422
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$211,337 90

PROVIDENT LIFE AND TRUST COMPANY.

PHILADELPHIA, PA.

[Incorporated March 22, 1865; commenced business June, 1865.]

SAMUEL R. SHIPLEY, *President.* ASA S. WING, *Vice-President and Actuary.*

I. CAPITAL.

Capital stock paid up in cash, \$1,000,000.

II. INCOME DURING 1885.

New and renewal premiums, without deductions.....	\$1,739,864 26
Annuities	39,080 11
Total premium income.....	\$1,778,944 37
Interest on:	
Mortgage loans.....	243,985 97
Bonds and dividends on stock.....	147,846 73
Premium notes, loans or liens	5,261 25
Other debts due the Company.....	32,000 08
Discount on claims paid in advance.....	1,019 91

Rents from Company's property.....	\$8,601 08
Profits on bonds, stocks, or real estate sold.....	1,692 50
Total Income during the year.....	\$2,219,351 89
Balance of net or ledger assets December 31, 1884.....	8,721,473 80
Total.....	\$10,940,825 69

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$234,182 41
Matured endowments and additions.....	109,215 00
Total amount actually paid for losses and endowments	\$403,397 41
Annuitants	19,191 76
Surrendered policies	59,761 92
Dividends to policyholders	220,155 56
Premium notes and loans voided by lapse of policies.....	962 14
(Total paid policyholders.....	\$703,468.79)
Commissions to agents	142,592 02
Salaries and traveling expenses of agents	15,566 68
Medical examiners' fees	11,838 40
Salaries and other compensation of officers and other office employes,	61,207 72
Taxes in State where organized, and taxes, licenses, fines and fees	
in other States.....	33,811 52
Rent.....	5,553 33
Paid for furniture and fixtures and safes for home and agency	
offices.....	4,751 32
Advertising.....	6,444 95
All other items, viz.: Stationery and printing, \$6,960.40; postage,	
\$3,215.99; miscellaneous, \$16,029.48; total.....	26,205 87
(Total miscellaneous expenses.....	\$307,976.81)
Disbursements during the year, deducted from above total....	\$1,011,445 60
Balance December 31, 1885.....	\$9,929,380 09

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$597,332 00
Loans secured by mortgages on real estate, first liens.....	4,816,992 71
Collateral Loans.	
Lehigh Valley R. R. Company stock	Par value. Market value. Amount loaned.
E. Pennsylvania R. R. Co. stock....	\$160,000 00 \$181,600 00 \$160,135 00
	137,500 00 118,250 00 87,625 00
Total amounts.....	\$297,500 00 \$299,850 00 \$247,760 00
Premium notes and loans on policies in force ...	247,760 00
	44,932 40

Stocks, Bonds, etc., owned by the Company

	Cost value.	Market value.
Lehigh Valley R. R. Co. bonds.....	\$261,750 00	\$265,360 00
Lehigh Valley R. R. Co. bonds.....	292,500 00	390,000 00
New Orleans Pacific R'y Co. bonds.....	43,000 00	27,000 00
Lehigh and Wilkesbarre Coal Co. bonds.....	16,500 00	16,800 00
Pennsylvania R. R. Co. bonds	265,184 38	311,300 00
Summit Branch R. R. Co. bonds.....	22,500 00	25,000 00
Northern Central R'y Co. bonds.....	355,390 00	379,620 00
Easton and Amboy R. R. Co. bonds	234,150 00	244,200 00
Philadelphia and Reading R. R. Co. bonds	89,000 00	90,335 00
Lehigh Coal and Navigation Co. bonds	279,225 00	283,725 00
Philadelphia and Baltimore Central R. R. Co. bonds,	111,200 00	112,200 00
Baltimore and Ohio R. R. Co., Pittsburg Div., bds..	156,685 00	161,250 00
Texas and Pacific R'y Co. bonds.....	151,000 00	152,640 00
North Pennsylvania R. R. Co. bonds.....	283,232 50	296,745 00
Northern Pacific R. R. Co. bonds	158,750 00	168,370 00
Catasauqua and Fogelsville R. R. Co. bonds.....	36,000 00	36,000 00
Long Dock Company consolidated mortgage bonds..	105,750 00	106,500 00
Philadelphia and Reading Car Trust bonds.....	182,000 00	182,000 00
Schuylkill River, East Side R. R. Co. bonds	107,000 00	107,000 00

	Cost value.	Market value.
Guaranty Car Trust bonds.....	\$96,000 00	\$96,000 00
Belt R. R. and Stock Yard Co. bonds.....	31,500 00	31,500 00
Missouri Pacific R. R. Co. bonds.....	100,250 00	107,000 00
Philadelphia and Reading R. R. Co. bonds.....	196,375 00	158,000 00
N. Y. and Pacific Car Trust (Series A, C and D) bds.	64,000 00	51,200 00
Central New Jersey Car Trust bonds.....	49,000 00	49,000 00
Car Trust of New York (Series C, D and E) bonds..	207,980 00	187,200 00
Car Trust of New York (Series F) bonds.....	9,900 00	7,500 00
Richmond and Danville R. R. Co. bonds.....	109,125 00	109,125 00
Central National Bank of Philadelphia stock.....	78,000 00	78,000 00
Philadelphia and Erie R. R. Co. bonds.....	51,700 00	51,700 00
Total (carried out at cost value).....	<u>\$4,144,646 88</u>	<u>\$4,282,270 00</u>
Cash in office and in bank		\$4,144,646 88 77,716 10
Total net or invested assets, as per balance.....		<u>\$9,929,380 09</u>

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages.....	87,761 49
Collateral loans	1,238 62
Rents due and accrued on Company's property or lease	2,229 99
Market value of bonds and stocks over cost.....	137,623 12
Gross premiums due and unreported on policies in force.....	\$137,909 79
Gross deferred premiums on policies in force.....	289,601 04
Total.....	<u>\$427,510 83</u>
Deduct average loading (20 per cent).....	85,502 17
Net amount of uncollected and deferred premiums.....	<u>342,008 66</u>
Total admitted Assets	<u><u>\$10,500,241 97</u></u>

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Pennsylvania State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$8,154,761 00
Death losses due and unpaid.....	\$3,294 00
Death losses and matured endowments not due	39,844 00
Annuity claims unpaid.....	119 85
Total policy claims.....	<u>43,257 85</u>
Dividends or surplus, or other description of profits due policyholders.....	19,220 09
All other liabilities, viz.: Premiums paid in advance, \$28,039.03; miscellaneous, \$160.50; total	<u>28,199 53</u>
Liabilities on policyholders' account.....	\$8,245,438 47
Gross surplus on policyholders' account	<u>2,254,803 50</u>
Total Liabilities	<u><u>\$10,500,241 97</u></u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$48 475 03
Premium notes, loans or liens received during 1885	4,480 40
Total.....	<u>\$52,955 43</u>
Deductions during the year, as follows, viz.: Notes, loans or liens used in —	
Purchase of surrendered policies and canceled by lapse.....	\$962,14
Payment of dividends to policyholders.....	4,531 08
Redeemed by maker in cash.....	2,529 81
Total reduction of premium note account... ..	<u>8,023 03</u>
Balance of note assets December 31, 1885.....	<u><u>\$44,932 40</u></u>

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	1,881	\$6,036,955
Endowment policies.....	11,182	35,226,499
All other policies.....	74	428,315

New policies issued during the year:

Whole life policies.....	104	345,810
Endowment policies.....	2,375	6,753,361
All other policies.....	1	10,000

Old policies revived during the year:

Whole life policies.....	4	7,000
Endowment policies.....	30	67,961
All other policies.....	3	11,609

Old policies increased or changed in amount:

Whole life policies.....	5	16,000
Endowment policies.....	29	97,961

Additions by dividends during the year:

All other policies.....		57,141
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Total number and amount.....	15,691	\$49,058,633
Deduct policies decreased and ceased to be in force.....	1,109	3,379,934

Total policies in force at the end of the year.....	14,582	\$45,678,669
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Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies.....	1,884	\$6,034,428
Endowment policies.....	12,634	39,200,115
All other policies.....	64	444,126

Total policies in force at the end of the year.....	14,582	\$45,678,669
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Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.....	107	\$323,700
By maturity (endowments).....	69	109,215
By expiry (term).....	2	3,000
By surrender.....	246	910,653
By lapse.....	624	1,664,600
By change and decrease.....		145,800
Not taken.....	27	118,500
By transfer.....	34	104,461
Totals.....	1,109	\$3,379,934

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	1,244	\$3,235,263
Policies issued during 1885.....	258	710,501

Total.....	1,502	\$3,945,764
Deduct policies ceased to be in force during 1885.....	102	267,480

Policies in force in New York December 31 1885...	1,400	\$3,678,284
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	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	1	\$2,510
Losses and claims incurred during 1885.....	10	32,952
Total	11.	\$35,462
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	10	\$34,462
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses		\$123,332 33

PRUDENTIAL INSURANCE COMPANY OF AMERICA.

NEWARK, N. J.

[Incorporated April 3, 1873 ; commenced business January 1, 1876.]

JOHN F. DRYDEN, *President.*

EDWARD S. JOHNSON, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$149,500.

II. INCOME DURING 1885.

Total premium income.....	\$1,468,955 50
Interest on :	
Mortgage loans	34,241 75
Bonds	5,125 00
Bank balances	733 33
Rents from Company's property	607 50
Total Income during the year.....	\$1,509,663 08
Balance of net or ledger assets December 31, 1884.....	758,753 22
Total.....	\$2,268,416 30

III. DISBURSEMENTS DURING 1885.

Total amount actually paid for losses.....	\$418,622 23
<i>(Total paid policyholders. \$418,622.23)</i>	
Paid stockholders for interest or dividends.....	49,450 00
Commissions to agents	397,777 32
Salaries and traveling expenses of superintendents, assistants and inspectors	200,055 90
Medical examiners' fees	23,958 50
Salaries and other compensation of officers and other office employes,	87,277 94
Taxes in State where organized, \$1,216.08 ; taxes, licenses, fines and fees in other States, \$11,211.33; total	12,427 41
Rent	3,650 00
Paid for furniture and fixtures and safes for home and agency offices and printing machinery	7,014 44
Advertising.....	14,934 90
All other items, viz.: Stationery, \$9,951.83; incidental and miscellaneous expenses, \$15,243.54; total	25,195 37
<i>(Total miscellaneous expenses..... \$821,741.78)</i>	
Disbursements during the year, deducted from above total....	\$1,240,364 01
Balance December 31. 1885	\$1,028,052 29

Invested as follows :

IV. INVESTED ASSETS.

Real estate unincumbered, cost value	\$23,763 21
Loans secured by mortgages on real estate, first liens.....	766,625 00

Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$198,762 50	\$202,350 00
Cash in office, \$10,378.56; in bank, \$28,523.02; total.....		198,762 50 38,901 58
Total net or invested assets as per balance.....		\$1,028,052 29

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	6,715 66
Bonds and stocks owned.....	1,262 50
Market value of bonds and stocks over cost.....	3,587 50
Gross premiums due and unreported on policies in force.....	\$1,997 40
Deduct average loading (40 per cent).....	798 96
Net amount of uncollected and deferred premiums.....	1,198 44
Furniture, fixtures and safes, \$23,876 70; commuted commissions, supplies, printed matter and stationery, \$3,878.44; total.....	27,755 14
Total of invested and other assets	\$1,068,571 53
Deduct items not admitted.	27,755 14
Total admitted Assets.....	\$1,040,816 39

Items not admitted:

Furniture, fixtures and safes.....	\$23,876 70
Supplies, printed matter and stationery.....	3,878 44
Total items not admitted.....	\$27,755 14

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New Jersey State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$610,754 00
Special reserve.....	25,000 00
Liabilities on policyholders' account.....	\$635,754 00
Gross surplus on policyholders' account	405,062 39
Total Liabilities.....	\$1,040,816 39

VII. EXHIBIT OF POLICIES.

	Number.	Amount.
Industrial policies in force December 31, 1885.....	422,671	\$40,266,445
Health, insurance and weekly annuities in force Decem- ber 31, 1885.....	248	974 00

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Losses and claims incurred and paid during 1885.....	2,471	\$163,743 13
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions, or other expenses.....		\$498,953 64

STATE MUTUAL LIFE INSURANCE COMPANY.

WORCESTER, MASS.

[Incorporated March 16, 1844; commenced business June 1, 1845.]

A. GEORGE BULLOCK, *President.*

HENRY M. WITTER, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$165,613 53
Renewal premiums	338,715 32
Premium notes, loans or liens.....	72,149 98
Premiums paid by dividends.....	121,360 69
Total.....	\$697,839 57
Deduct amount paid for reinsurance	3,234 73
Total premium income	\$694,554 84
Interest from all sources.....	172,423 30
Profit and loss	47,932 82
Total Income during the year.....	\$914,910 96
Balance of net or ledger assets December 31, 1884	3,321,674 46
Total.....	\$4,236,585 42

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$218,620 90
Matured endowments and additions.....	63,155 00
Total amount actually paid for losses and endowments	\$281,775 90
Surrendered policies	40,332 50
Dividends to policyholders.....	121,360 69
(Total paid policyholders	\$443,469.09)
Commissions to agents	93,305 31
Salaries and traveling expenses of agents	17,223 01
Medical examiners' fees.....	4,548 00
Salaries and other compensation of officers and other office employes	16,254 67
Taxes in State where organized, \$4,870.82; taxes, licenses, fines and fees in other States, \$4,888.94	9,759 76
Advertising and all other expenses.....	14,217 39
(Total miscellaneous expenses.....	\$155,308.17)
Disbursements during the year, deducted from above total....	\$598,777 26
Balance December 31, 1885.....	\$3,637,808 16

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....				\$58,000 00
Loans secured by mortgages on real estate, first liens.. ..				509,429 00
<i>Collateral Loans:</i>				
	Par value.	Market value.	Amount loaned.	
Worcester, Nashua and Rochester R. R. Co. stock.....	\$16,000 00	\$19,200 00	\$12,000 00	
Union Pacific R. R. bond.....	1,000 00	1,150 00	1,000 00	
Total amounts.....	<u>\$17,000 00</u>	<u>\$20,350 00</u>	<u>\$13,000 00</u>	13,000 00
Loans made in cash to policyholders on the Company's policies ..				98,692 00
Premium notes and loans on policies in force.....				72,149 98

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$315,485 46	\$356,700 00
Boston and Albany Railroad bonds.....	125,365 00	142,780 00
Boston and Albany R. R. stock.....	47,426 50	53,700 00
Worcester and Nashua R. R. bonds.....	91,500 00	95,000 00
Providence and Worcester R. R. bonds.....	100,000 00	100,000 00
Providence and Worcester R. R. stock.....	26,618 50	27,400 00
Fitchburg R. R. bonds.....	123,625 00	124,000 00
Boston, Clin., Fitchburg and N. Bedford R. R. bonds..	33,000 00	35,100 00
New York, Lackawanna and Western R. R. bonds..	46,333 75	50,400 00
Chicago and Northwestern R. R. bonds.....	99,680 00	97,000 00
Morris and Essex R. R. stock.....	25,450 00	25,600 00
Chicago, Rock Island and Pacific R. R. bonds....	24,025 00	25,600 00
Michigan Central R. R. bonds.....	35,300 00	37,050 00
Old Colony R. R. stock.....	13,874 25	15,900 00
Boston and Maine R. R. stock.....	20,200 25	22,140 00
New York Central and Hudson River R. R. bonds ..	21,075 00	20,800 00
Chicago, Burlington and Quincy R. R. bonds.....	28,400 00	29,100 00
Chicago, Burlington and Quincy R. R. stock.....	13,462 50	15,070 00
New York and New England R. R. bonds.....	10,662 50	12,500 00
Illinois Central R. R. stock.....	13,525 00	13,800 00
Chicago and Alton R. R. stock.....	13,550 00	13,800 00
Chicago and Eastern Illinois R. R. bonds.....	52,262 50	59,600 00
Dayton and Michigan R. R. bonds.....	5,000 00	5,100 00
Chicago, Milwaukee and St. Paul R. R. bonds.....	29,750 00	31,000 00
Pittsburg, Cleveland and Toledo R. R. bonds.....	21,200 00	21,200 00
Evansville, Terre Haute and Chicago R. R. bonds....	10,250 00	10,300 00
Boston, Barre and Gardner R. R. bonds.....	7,500 00	7,650 00
Norwich and Worcester R. R. stock.....	24,544 00	25,200 00
Burlington and Missouri R. R. bonds.....	18,600 00	19,000 00
Baltimore and Ohio R. R. bonds.....	100,000 00	108,000 00
Strawn and Indiana State Line R. R. bonds.....	25,000 00	25,500 00
Central Pacific R. R. bonds.....	30,000 00	34,500 00
Portland City, Maine, bonds.....	28,841 49	35,600 00
Springfield City bonds.....	20,000 00	20,500 00
Northampton Town bonds.....	23,500 00	28,560 00
Meriden City, Conn., bonds.....	32,225 00	33,450 00
Bangor City, Maine, bonds.....	26,375 00	32,500 00
Lawrence City bonds.....	75,000 00	86,300 00
Newton City bonds.....	26,750 00	31,500 00
Newburyport City bonds.....	6,300 00	6,480 00
Lowell City bonds.....	62,500 00	62,800 00
Portsmouth City, N. H., bonds.....	19,260 00	21,060 00
Dover City, N. H., bonds.....	24,610 00	26,910 00
Worcester City bonds.....	86,600 00	88,000 00
Holyoke Town bonds.....	11,200 00	11,100 00
Providence City, R. I., bonds.....	25,875 00	26,250 00
Boston City bonds.....	75,125 00	78,000 00
Pawtucket Town, R. I., bonds.....	26,750 00	27,500 00
Lynn City bonds.....	10,500 00	10,900 00
Brookline Town bonds.....	20,000 00	21,000 00
Medway Town bonds.....	2,350 00	2,000 00
Winthrop Town bonds.....	10,200 00	10,000 00
West Springfield Town bonds.....	12,625 00	12,625 00
Berlin Town bonds.....	10,000 00	10,200 00
Grafton Town bonds.....	10,000 00	10,100 00
Rutland Town bonds.....	5,000 00	5,000 00
Guilford Town, Vt., bonds.....	6,000 00	6,000 00
Clinton Town bonds.....	41,400 00	41,200 00
Beverly Town bonds.....	51,375 00	52,500 00
District of Columbia bonds.....	30,887 50	29,850 00
St. Paul City, Minn., bonds.....	50,500 00	50,000 00
Cincinnati City, Ohio, bonds.....	9,640 00	9,600 00
Newark City, N. J., bonds.....	57,500 00	57,500 00
Minneapolis City, Minn., bonds.....	41,922 50	42,230 00
St. Louis City, Mo., bonds.....	68,450 00	67,800 00
Quincy Water Co. bonds.....	15,075 00	15,150 00
Toledo City, Ohio, bonds.....	36,825 00	37,800 00
Omaha City, Neb., bonds.....	9,000 00	9,000 00
Central National Bank, Worcester, stock.....	2,500 00	3,750 00
First National Bank, Boston, stock.....	5,000 00	10,363 00
City National Bank, Worcester, stock.....	4,000 00	4,800 00
Third National Bank, Springfield, stock.....	10,000 00	17,500 00
Hide and Leather Bank, Boston, stock.....	11,575 00	13,342 00
Shawmut National Bank, Boston, stock.....	6,725 00	8,208 00
Atlantic National Bank, Boston, stock.....	24,723 75	27,153 00
Grafton National Bank, Grafton, stock.....	7,900 00	9,480 00
Eliot National Bank, Boston, stock.....	4,075 50	4,910 00
Quinsigamond National Bank, Worcester, stock....	10,090 00	11,000 00
Howard National Bank, Boston, stock.....	17,115 50	19,664 00
Leicester National Bank, Leicester, stock.....	5,525 00	6,000 00
Northborough National Bank, Northborough, stock,	2,000 00	2,400 00
Continental National Bank, Boston, stock.....	10,012 50	11,050 00

	Cost value.	Market value.
Republic National Bank, Boston, stock	\$7,562 50	\$10,425 00
Webster National Bank, Webster, stock	5,275 00	5,000 00
Redemption National Bank, Boston, stock	15,985 00	14,518 00
Tremont National Bank, Boston, stock	13,300 00	11,125 00
Suffolk National Bank, Boston, stock	3,350 00	2,925 00
Worcester National Bank, Worcester, stock	8,165 00	8,400 00
Westminster National Bank, Westminster, stock....	5,000 00	5,000 00
Millbury National Bank, Millbury, stock	8,000 00	10,000 00
Wachusett National Bank, Fitchburg, stock	2,500 00	4,750 00
Revere National Bank, Boston, stock	6,756 25	8,425 00
Adams National Bank, North Adams, stock	13,122 50	12,600 00
First National Bank, Westboro, stock	540 00	500 00
Total (carried out at cost value)	<u>\$2,823,625 20</u>	<u>\$3,020,743 00</u>
Cash in bank		\$2,823,625 20 62,911 98
Total net or invested assets as per balance		<u>\$3,637,808 16</u>

IV. OTHER ASSETS.

Interest due and accrued	52,000 00
Market value of bonds and stocks over cost	197,117 80
Total of invested and other assets	<u>\$3,886,925 96</u>

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Massachusetts State Insurance Department, according to the American Experience Table of Mortality, with $4\frac{1}{2}$ per cent interest		\$2,943,892 00
Deduct net value of risks reinsured		3,152 00
Net reinsurance reserve		<u>\$2,940,740 00</u>
Liabilities on policyholders' account		\$2,940,740 00
Gross surplus on policyholders' account		946,185 96
Total Liabilities		<u>\$3,886,925 96</u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$59,769 76
Premium notes, loans or liens received during 1885	134,779 44
Total	<u>\$194,549 20</u>
Total reduction of premium note account	122,399 22
Balance of note assets December 31, 1885	<u>\$72,149 98</u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	3,884	\$8,998,997
Endowment policies	2,358	6,677,454
All other policies .....	.....	155,693

New policies issued during the year :

Whole life policies	189	661,500
Endowment policies	1,153	3,458,600

Additions by dividends during the year :

All other policies	12,216
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Total number and amount	7,584	\$19,964,460
Deduct policies decreased and ceased to be in force	564	1,596,993
Total policies in force at the end of the year	<u>7,020</u>	<u>\$18,367,467</u>

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	3,844	\$9,032,885
Endowment policies.....	3,176	9,171,906
All other policies.....	.. . .	162,676
Total policies in force at the end of the year.....	7,020	\$18,367,467

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death.....	84	\$223,121
By maturity (endowments).....	30	63,155
By expiry (term)	71	141,000
By surrender.....	115	378,132
By lapse	159	391,000
By change and decrease.....	.....	114,985
Not taken.....	102	281,100
By forfeiture.....	3	4,500
Totals	564	\$1,596,993

VIII. BUSINESS IN NEW YORK DURING 1885.]

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	841	\$2,498,372
Policies issued during 1885.....	128	492,000
Total	969	\$2,990,372
Deduct policies ceased to be in force during 1885.....	80	273,297
Policies in force in New York December 31, 1885..	889	\$2,717,075
Losses and claims incurred during 1885.....	11	\$23,500 00
Losses and claims on policies in New York paid during 1885.....	11	23,500 00
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash.....		\$102,435 71

TRAVELERS' INSURANCE COMPANY.

[LIFE DEPARTMENT.]

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business July, 1866.]

JAMES G. BATTERSON, *President.* RODNEY DENNIS, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions	\$168,104 61
Renewal premiums.....	680,269 13
Total.....	\$848,373 74
Deduct amount paid for reinsurance.....	2,075 36
Total premium income.....	\$846,298 38

Interest on:	
Mortgage loans.....	\$275,276 88
Bonds and dividends on stock.....	54,860 05
Other debts due the Company.....	7,832 59
Discount on claims paid in advance	54 83
Rents from Company's property.....	27,750 99
Profits on bonds, stocks, or real estate sold	17,688 70
<hr/>	
Total Income during the year	\$1,229,762 42
Balance of net or ledger assets December 31, 1884	5,935,947 05
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Total.....	\$7,165,709 47

II. DISBURSEMENTS DURING 1885.

Losses and additions	\$267,671 03
Matured endowments and additions.....	68,535 32
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Total amount actually paid for losses and endowments	\$336,206 35
Annuitants.....	150 00
Surrendered policies.....	43,214 44
(Total paid policyholders	\$379,570.79)
Commissions to agents, new, \$52,064.22; renewal, \$40,555.40; total,	92,619 62
Salaries and traveling expenses of agents	14,704 27
Medical examiners' fees.	10,119 96
Salaries and other compensation of officers and other office employes,	31,851 56
Taxes, licenses, fines and fees in other States.....	7,790 43
Rent	1,016 69
Advertising.....	42,600 67
All other items, viz.: Books, binding and stationery, \$5,394.04 ;	
expressage, \$752.06 ; expense account, \$5,597.67 ; exchange,	
\$960.90; postage, \$31.67; loss expenses, \$285.75; total	13,022 09
(Total miscellaneous expenses	\$213,725.29)
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Disbursements during the year, deducted from above total....	\$593,296 08
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Balance December 31, 1885.....	\$6,572,413 39

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$1,091,651 05
Loans secured by mortgages on real estate. first liens.....	3,319,917 23

Collateral Loans.

	Par value.	Market value.	Amount loaned..	
Jacksonville, Tampa and Key West				
R. R. bonds	\$67,000 00	\$67,000 00	\$50,000 00	
Phoenix Ins. Co., Hartford, stock ...	500 00	850 00	300 00	
Citizens' Ditch and Land Company,				
Colorado, bonds.....	90,000 00	81,000 00	40,000 00	
Sundry Chattel Mortgage Notes,				
dated at Abilene, Kansas.....	13,104 00	13,104 00	5,000 00	
Kansas Farm Mortgage Co., Abilene,				
Kansas, stock	49,600 00	49,600 00	25,000 00	
Sundry Western Mortgage Loans...	4,400 00	4,400 00	4,000 00	
<hr/>		<hr/>		
Total amounts.....	\$224,604 00	\$215,954 00	\$124,300 00	124,300 00
<hr/>		<hr/>		
Loans made in cash to policyholders on the Company's policies....				35,316 00

Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
Atchison County, Kansas, bonds.....	\$4,525 00	\$4,500 00
Clark County, Dakota, School District bonds	5,952 00	6,200 00
Trail County, Dakota, bonds	1,500 00	1,500 00
Otter Tail County, Minn., bonds	45,500 00	50,000 00
Butler County, Neb., bonds.....	57,085 00	56,840 00
Middletown, Conn., Town bonds	10,786 67	10,500 00
Parkdale, Ont., Town bonds.....	11,765 00	11,950 00
Collingswood, Ont., Town School bonds.....	9,750 00	10,578 75

	Cost value.	Market value.
Almonte, Ont., Town bonds.....	\$14,531 33	\$14,900 00
Paris, Ont., Town Water-Works bonds	8,567 75	8,960 00
Windsor, Ont., Town bonds.....	11,124 84	11,358 38
Coaticook, Quebec, Town bonds	25,375 00	25,875 00
Frankfort, Dak., Township School bonds.....	1,455 00	1,500 00
Lancaster, Kan., Township Railroad bonds.....	14,850 00	15,000 00
Lakin, Kan., Township Bridge bonds	7,455 00	7,700 00
Crawford, Kan., Township Railroad bonds.....	23,875 00	25,000 00
Indianapolis, Ind., City bonds	7,766 66	10,000 00
Jacksonville, Fla., City bonds	4,000 00	4,000 00
Topeka, Kan., City bonds	34,686 84	44,000 00
Ottawa, Kan., City bonds.....	8,160 00	8,160 00
Sherbrooke, Quebec, City bonds.....	30,750 00	31,500 00
Hartford, Conn., City bonds	10,600 00	10,500 00
Montreal, Quebec, City School bonds	13,674 93	15,990 00
Montreal, Quebec, City School bonds.....	13,532 10	14,105 00
Montreal, Quebec, City Harbor bonds.....	21,010 40	23,600 00
Montreal, Quebec, City Harbor bonds.....	15,450 00	15,900 00
St. Thomas, Ont., City bonds	33,765 00	34,650 00
Hartford City Gas-Light Co. stock.....	28,635 01	19,800 00
Lake Shore and Michigan Southern R. R. Co. bonds,	2,119 00	2,440 00
Keokuk and Des Moines R. R. Co. bonds.....	4,950 00	10,800 00
Canadian Pacific R. R. Co. bonds	49,000 00	49,500 00
New York Central and H. R. R. R. Co. stock.....	51,937 50	52,000 00
Chicago, Rock Island and Pacific R. R. Co. stock....	52,987 50	51,200 00
Central Pacific R. R. Co. stock ..	46,612 50	21,500 00
Chicago and Northwestern R. R. Co. stock.....	236,775 00	220,000 00
National Exchange Bank stock, Hartford, Conn. ..	43,046 50	43,200 00
Farmers and Mech. Nat. Bank stock, Hartford, Conn.	19,093 00	13,802 00
American National Bank stock, Hartford, Conn.....	23,324 50	25,200 00
Phoenix National Bank stock, Hartford, Conn.....	37,094 00	33,017 00
Mercantile National Bank stock, Hartford, Conn.....	10,200 00	9,500 00
Hartford National Bank stock, Hartford, Conn.....	91,878 25	92,640 00
First National Bank stock, Hartford, Conn.....	10,488 38	10,000 00
Charter Oak National Bank stock, Hartford, Conn .	19,982 25	21,098 00
Thames National Bank stock, Norwich, Conn.....	35,000 00	35,000 00
Metropolitan National Bank stock, New York, N. Y.	13,115 63	3,000 00
American Ex. Nat. Bank stock, New York, N. Y....	21,413 00	25,600 00
Merchants' Ex. Nat. Bank stock, New York, N. Y...	11,912 79	12,000 00
Nat. Bank of Commonwealth stock, Boston, Mass...	11,212 75	11,800 00
Atlas National Bank stock, Boston, Mass.....	11,900 00	12,600 00
Conn. Trust and Safe Deposit Co. stock, Hart., Conn.	29,400 00	45,500 00
Security Co. stock, Hartford, Conn.....	12,086 25	15,600 00
Total (carried out at cost value).....	\$1,321,621 23	\$1,311,564 13
Cash in office, \$584.62; in bank, \$303,490.89; total.....		\$1,321,621 23
Bills receivable		604,075 51
Agents' ledger balances.....		48,000 00
		27,532 37
Total net or invested assets, as per balance.....		\$6,572,413 39
Deduct depreciation from cost of assets.....		444,795 78
Total net or invested assets, less depreciation.....		\$6,127,617 61
IV. OTHER ASSETS.		
Interest accrued but not yet due on:		
Bonds and mortgages.		92,045 21
Gross premiums due and unreported on policies in force.....	\$66,504 03	
Gross deferred premiums on policies in force.....	109,521 94	
Total.....	\$176,025 97	
Deduct average loading (20 per cent).....	35,205 19	
Net amount of uncollected and deferred premiums.....		140,820 78
Total of invested and other assets		\$6,360,483 60
Deduct items not admitted.....		80,532 37
Total admitted Assets		\$6,279,951 23
Items not admitted :		
Agents' balances.....	\$27,532 37	
Bills receivable.	48,000 00	
Sundry chattel mortgage notes.....	5,000 00	
Total items not admitted	\$80,532 37	

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Connecticut State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....			\$4,995,764 00	
Deduct net value of risks reinsured.....			19,850 00	
Net reinsurance reserve				\$4,975,914 00
Death losses and matured endowments not due.....			\$32,956 00	
Death losses and other policy claims resisted.....			5,000 00	
Total policy claims.....				37,956 00
Reserve for indemnity contracts				5,000 00
Liabilities on policyholders' account.....				\$5,018,870 00
Gross surplus on policyholders' account				1,261,081 23
Total Liabilities				<u>\$6,279,951 23</u>

VI. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS. CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	11,852	\$21,222,233
Endowment policies.....	3,399	5,847,296
All other policies.....	89	259,285

New policies issued during the year:

Whole life policies.....	1,605	3,401,903
Endowment policies.....	1,080	2,181,838
All other policies.....	39	185,500

Old policies revived during the year:

Whole life policies	65	88,779
Endowment policies.....	20	31,390

Old policies increased in amount:

Whole life policies		3,272
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Total number and amount.....	18,149	\$33,222,496
Deduct policies decreased and ceased to be in force.....	1,579	3,416,365

Total policies in force at the end of the year.....	<u>16,570</u>	<u>\$29,806,131</u>
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Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies.....	12,465	\$22,372 122
Endowment policies.....	4,010	7,078,724
All other policies.	95	355,285

Total policies in force at the end of the year.....	<u>16,570</u>	<u>\$29,806,131</u>
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Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.....	155	\$256,126
By maturity (endowments)	64	67,374
By expiry (term).....	11	19,500
By surrender.....	93	137,639
By lapse	880	1,876,700
By change and decrease.....	134	518,776
Not taken.....	242	540,250

Totals	<u>1,579</u>	<u>\$3,416,365</u>
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VII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York.

	Number.	Amount.
Policies in force December 31, 1884.....	2,547	\$3,938,164
Policies issued during 1885.....	346	751,894
Total.....	2,893	\$4,690,058
Deduct policies ceased to be in force during 1885.....	195	395,711
Policies in force in New York December 31, 1885...	2,698	\$4,294,347
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	3	\$3,065 00
Losses and claims incurred during 1885	24	41,453 28
Total.....	27	\$44,518 28
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	24	\$33,453 28
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses.....		\$118,800 25

UNION CENTRAL LIFE INSURANCE COMPANY.

CINCINNATI, OHIO.

[Incorporated and commenced business 1867.]

JOHN DAVIS, *President.*

E. P. MARSHALL, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$100,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$236,772 93	
Renewal premiums	558,022 62	
Total premium income.....		\$794,795 55
Interest on:		
Mortgage loans.....		128,684 23
Bonds and dividends on stock.....		63 00
Premium notes, loans or liens.....		11,821 99
Other debts due the Company.....		10,439 66
Discount on claims paid in advance		2,298 22
Rents from Company's property.....		7,338 09
Total Income during the year.....		\$955,391 34
Balance of net or ledger assets December 31, 1884.....		2,151,595 32
Total.....		\$3,106,986 66

III. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$118,689 03	
Matured endowments and additions.....	23,371 54	
Total amount actually paid for losses and endowments.....		\$142,060 57
Surrendered policies.....		49,443 42
Dividends to policyholders.....		20,829 56

Premium notes and loans voided by lapse of policies.....	\$51,494 06
(Total paid policyholders.	\$263,827.61)
Paid stockholders for interest or dividends....	10,000 00
Commissions to agents.....	116,516 55
Salaries and traveling expenses of agents.....	93,478 51
Medical examiners' fees.....	12,487 75
Salaries and other compensation of officers and other office employes,	32,960 88
Taxes in State where organized, \$1,864.16; taxes, licenses, fines and	
fees in other States, \$5,570.16; total.....	7,434 32
Rent	8,075 29
Paid for furniture and fixtures and safes for home and agency offices,	809 54
Advertising, printing and agency supplies	8,397 48
All other items, viz.: Law expenses and attorneys' fees, \$6,898.57;	
general office and agency expenses, \$8,886.42; total.....	15,784 99
(Total miscellaneous expenses.....	\$305,945.31)
Disbursements during the year, deducted from above total....	\$569,772 92
Balance December 31, 1885.....	\$2,537,213 74

Invested as follows:

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$146,740 23
Loans secured by mortgages on real estate, first liens.....	1,933,565 54
Loans made in cash to policyholders on the Company's policies....	56,687 73
Premium notes and loans on policies in force.....	310,396 37

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$5,350 00	\$6,634 00
Town of Bucyrus, Ohio, bonds	5,000 00	5,000 00
Merchants' National Bank, Toledo, Ohio, stock.....	900 00	1,152 00
Cincinnati Chamber of Commerce certificate.....	100 00	200 00
Total (carried out at cost value).....	\$11,350 00	\$12,986 00
Cash in office, \$19,620.48; in bank, \$29,285.11; total		12,007 50
Bills receivable.....		48,905 59
Agents' ledger balances and accounts		4,491 24
Home office and agency furniture, safes and supplies.....		14,419 54
		10,000 00
Total net or invested assets as per balance.....		\$2,537,213 74

V. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages....	44,048 35
Collateral loans	1,714 45
Premium notes, loans or liens.....	3,000 00
Rents due and accrued on Company's property or lease.....	381 67
Market value of real estate over cost.....	14,909 77
Market value of bonds and stocks over cost	978 50
Gross premiums due and unreported on policies in force.....	\$84,531 73
Gross deferred premiums on policies in force.....	45,126 94
Total	\$129,658 67
Deduct average loading (20 per cent).....	25,931 73
Net amount of uncollected and deferred premiums.....	103,726 94
Total of invested and other assets.....	\$2,705,973 42
Deduct items not admitted	28,910 78
Total admitted Assets.....	\$2,677,062 61

Items not admitted:

Furniture, fixtures and safes.....	\$7,500 00
Agents' balances and sundry accounts.....	14,419 54
Bills receivable	4,491 24
Supplies, printed matter and stationery.	2,500 00
Total items not admitted.....	<u>\$23,910 78</u>

VI. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Ohio State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$2,044,327 00
Matured endowments due and unpaid.....	\$2,000 00
Death losses not due.....	23,578 00
Death losses and other policy claims resisted.....	10,000 00
Total policy claims.....	<u>35,578 00</u>
Dividends or surplus, or other description of profits due policyholders	1,835 26
Premiums paid in advance.....	135,421 36
Liabilities on policyholders' account.....	\$2,217,161 62
Gross surplus on policyholders' account.....	459,901 02
Total Liabilities	<u>\$2,677,062 64</u>

VII. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884	\$219,352 73
Premium notes, loans or liens received during 1885.....	346,468 28
Total	<u>\$565,821 01</u>
Deductions during the year as follows, viz.: Notes, loans or liens used in—	
Payment of losses or claims.....	\$5,907 57
Purchase of surrendered policies and canceled by lapse	51,494 06
Payment of dividends to policyholders.....	7,304 37
Redeemed by maker in cash	100,718 64
Total reduction of premium note account	<u>255,424 64</u>
Balance of note assets December 31, 1885.....	<u>\$310,396 37</u>

VIII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	8,016	\$13,044,548
Endowment policies.....	346	589,276
All other policies.....	270	419,437
<i>New policies issued during the year:</i>		
Whole life policies.....	3,668	6,277,191
Endowment policies.....	208	587,700
All other policies.....	105	190,700
<i>Old policies revived during the year:</i>		
Whole life policies	85	172,970
All other policies	1	2,000
<i>Additions by dividends during the year:</i>		
All other policies.....	.....	2,770
Total number and amount.....	12,699	\$21,286,592
Deduct policies decreased and ceased to be in force.....	2,128	3,951,679
Total policies in force at the end of the year.....	<u>10,571</u>	<u>\$17,334,913</u>

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies	9,810	\$15,919,534
Endowment policies	461	944,415
All other policies.....	300	470,964
Total policies in force at the end of the year.....	10,571	\$17,334,913

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.....	73	\$115,677
By maturity (endowments).....	24	25,011
By expiry (term).....	37	66,500
By surrender.....	128	262,966
By lapse	1,164	1,994,432
By change and decrease.....	126	316,543
Not taken.....	576	1,170,550
Totals.....	2,128	\$3,951,679

IX. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	109	\$282,884
Policies issued during 1885.....	136	416,800
Total... ..	245	\$699,684
Deduct policies ceased to be in force during 1885.....	85	279,500
Policies in force in New York December 31, 1885...	160	\$420,184
Losses and claims incurred during 1885.....	1	\$2,000
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses		\$25,024 78

UNION MUTUAL LIFE INSURANCE COMPANY.

PORTLAND, ME.

[Incorporated July 17, 1848; commenced business October 1, 1849.]

JOHN E. DE WITT, *President.* HENRY D. SMITH, *Secretary.*

I. INCOME DURING 1885.

New premiums, without deductions.....	\$121,839 52
Renewal premiums	548,836 24
Total	\$670,675 76
Deduct amount paid for reinsurance.....	1,678 19
Total premium income.....	\$668,997 57
Interest on:	
Mortgage loans.....	150,996 76
Bonds and dividends on stock.	101,750 52
Premium notes, loans or liens.....	42,482 01
Other debts due the Company.....	8,815 14

Discount on endowments paid in advance.....	\$508 84
Rents from Company's property	57,103 81
Total Income during the year.....	\$1,030,654 65
Balance of net or ledger assets December 31, 1884.....	5,978,326 22
Total.....	\$7,008,980 87

II. DISBURSEMENTS DURING 1885.

Losses and additions.....	\$469,408 76
Matured and discounted endowments and additions.....	234,150 94
Total amount actually paid for losses and matured and discounted endowments.....	\$703,559 70
Surrendered policies.....	44,144 38
Dividends to policyholders.....	60,259 61
Premium notes and loans voided by lapse of policies.	11,713 00
(Total paid policyholders.....	\$819,676.69)
Commissions to agents.....	52,127 36
Salaries and traveling expenses of agents.....	82,141 40
Medical examiners' fees.....	12,306 50
Salaries and other compensation of officers and other office employes,	44,022 38
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	12,718 64
Rent.....	12,406 61
Commuting commissions	8,090 91
Paid for furniture and fixtures and safes for home and agency offices,	2,580 55
Advertising.....	11,509 49
All other items, viz.: Printing, stationery, etc., \$7,560.91; postage, exchange, etc., \$4,046.68; traveling expenses, officers and clerks, \$3,302 85; legal expenses, \$7,823.34; miscellaneous expense, \$10,315.97; profit and loss, \$13,257.90; total.. ..	46,307 65
(Total miscellaneous expenses.....	\$284,211.49)
Disbursements during the year, deducted from above total....	\$1,103,888 18
Balance December 31, 1885 ..	\$5,905,092 69

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, appraised value.	\$2,020,199 67
Loans secured by mortgages on real estate, first liens	1,035,390 53

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Maine Central R. R. bonds.....	\$1,500 00	\$1,912 50	10,000 00
Flint and Pere Marquette R. R. bds.	5,000 00	5,825 00	
Cleveland, Ohio, bonds.....	1,000 00	1,143 00	
Bath, Me., bonds	2,000 00	2,090 00	
Fort Wayne, Ind., bonds.....	1,000 00	1,098 75	15,000 00
Westbrook Manufacturing Co. stock,	18,000 00	20,160 00	
Westbrook Manufacturing Co. stock,	10,000 00	11,200 00	9,000 00
Maine Central R. R. bonds.....	10,000 00	12,750 00	10,000 00
Lewiston and Aub. Horse R. R. stk..	1,500 00	1,125 00	550 00
Wells, Fargo & Co. stock.....	4,000 00	4,800 00	3,000 00
Central Wharf, Portland, Me., stock,	.....	24,000 00	12,000 00
First Nat. Bank, Portland, Me., stk..	1,000 00	1,400 00	1,100 00
N. Y. C. and H. R. R. stock.....	8,000 00	8,440 00	6,000 00
Flint and Pere Marquette R. R. stk..	10,000 00	8,550 00	6,000 00
European and No. Am. R. R. stock .	2,600 00	2,730 00	1,600 00
Nineteenth Wd. Bank, N. Y. City, stk.	2,000 00	2,200 00	1,600 00
Flint and Pere Marq. R. R. pref. stk.	5,000 00	4,275 00	5,600 00
Chic. and No. West. R. R. com. stk.	2,000 00	2,210 00	
Metropolitan Elevated R. R. bonds..	1,000 00	1,090 00	5,000 00
Dennison Paper Mfg. Co. bonds.....	4,000 00	4,000 00	
Maine Central R. R. bonds.....	1,000 00	1,275 00	5,000 00
Portland, Me., bonds.....	1,000 00	1,017 50	
St. Louis and San F. R. R. "B" bds.	1,000 00	1,060 00	817 00
First Nat. Bank, Houlton, Me., stk..	1,000 00	1,200 00	1,000 00
U. S. Life Ins. Co., N. Y. City, stk.,	5,800 00	5,800 00	4,600 00
Total amounts.....	\$99,400 00	\$131,446 75	\$92,867 00

92,867 00

Loans made in cash to policyholders on the Company's policies....
 Premium notes and loans on policies in force.....

\$9,624 11
 668,166 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds	\$100,000 00	\$128,937 50
Atchison, Topeka and Sante Fe R. R. bonds.....	25,000 00	30,687 50
Buffalo and Erie R. R. (L. S. & M. S. R. R.) bonds...	50,000 00	61,000 00
Charles River Street R. R. bonds.....	10,000 00	10,000 00
Chicago and W. Michigan R. R. bonds	100,000 00	96,000 00
Chicago and Northwestern R. R. Currency bonds....	25,000 00	31,875 00
Chicago and Burlington and Quincy R. R. bonds....	50,000 00	49,625 00
Dayton and Michigan R. R. bonds	25,000 00	26,125 00
Erie R. R. first consolidated bonds.....	50,000 00	64,000 00
Fremont, Elkhorn and Mo. Val. R. R. guaran. bds .	25,000 00	29,062 50
Flint and Pere Marquette R. R. bonds	40,000 00	46,600 00
Kansas and Missouri R. R. guaranteed bonds.....	10,000 00	10,000 00
Kansas City, St. Joe and Council Bluffs R. R. bds..	15,000 00	18,487 50
Maine Central R. R. Extension bonds	9,000 00	10,080 00
Milwaukee and St. Paul R. R., C. & M. Div., bonds,	25,000 00	32,500 00
Michigan Central R. R., Bay City Div., bonds.....	50,000 00	52,875 00
N. Mex. & South. Pa. R. R. (A. T. & S. F. R. R.) bds.	50,000 00	61,500 00
New York and New England R. R. bonds.....	50,000 00	57,250 00
Ohio and Mississippi R. R. consolidated bonds	10,000 00	12,300 00
Oregon Short Line R. R. bonds.....	50,000 00	48,750 00
Oregon R'y and Navigation Co. bonds.....	50,000 00	50,500 00
Pueblo & Ark. Val. R. R. (A. T. & S. F. R. R.) bds.	25,000 00	30,500 00
Portland and Ogdensburg R. R. first mort. bonds....	23,500 00	35,175 00
Quincy, Alt. & St. L. R. R. (C. B. & Q. R. R.) bonds,	50,000 00	50,500 00
St. Louis and San Francisco R. R. "B" bonds.....	50,000 00	53,000 00
Staten Island Rapid Transit R. R. bonds	8,000 00	9,280 00
Union Pacific R. R. bonds.....	50,000 00	58,500 00
Wichita & Southwest. R. R. (A. T. & S. F. R. R.) bds.	10,000 00	11,500 00
Portland, Saco and Portsmouth R. R. stocks.....	12,500 00	15,437 50
Berlin, N. H., bonds.....	7,000 00	6,510 00
Brunswick, Me., bonds	4,000 00	4,000 00
Big Run and Georgesville, Franklin Co., O., bonds..	5,000 00	5,107 14
Biddeford, Me., bonds.....	20,000 00	20,400 00
Delaware City, Ohio, bonds.....	5,000 00	5,550 00
Ellsworth, Me., notes.....	4,000 00	4,000 00
Highland County, Ohio, bonds.....	20,000 00	21,486 00
Lewiston, Me., bonds.....	20,000 00	23,950 00
Louisville, Ky., bonds.....	25,000 00	23,937 50
Minneapolis, Minn., bonds.....	10,000 00	10,300 00
Minnesota bonds.	25,000 00	26,000 00
Miami County, Ohio, bonds.....	24,000 00	25,200 00
Province of Ontario annuities.....	553,000 00	266,849 68
Portland, Me., bonds	76,500 00	88,336 25
Richmond, Va., bonds	10,000 00	14,500 00
Shelbyville, Ind., bonds	3,000 00	3,067 50
Springfield, Ohio, bonds.....	25,000 00	27,291 66
Sheldon, Vt., bonds....	10,000 00	10,000 00
Terre Haute, Ind., bonds.....	10,000 00	10,610 00
Union County, Ohio, bonds.....	14,000 00	14,000 00
Vigo County, Ind., bonds	25,000 00	25,000 00
Wilmington, Del., bonds.....	5,000 00	5,000 00
Biddeford National Bank, Biddeford, Me., stock....	2,000 00	2,900 00
Canal National Bank, Portland, Me., stock.....	20,000 00	31,000 00
Casco National Bank, Portland, Me., stock.....	16,300 00	25,754 00
Cumberland National Bank, Portland, Me., stock...	4,000 00	5,200 00
Georges National Bank, Thomaston, Me., stock.....	1,200 00	1,200 00
First National Bank, Auburn, Me., stock.....	2,000 00	2,900 00
First National Bank, Wiscasset, Me., stock.....	1,000 00	1,300 00
Importers and Traders' Nat. Bank, N. Y. City, stk..	5,000 00	13,000 00
First National Bank, Lewiston, Me., stock.....	10,000 00	16,500 00
First National Bank, Bangor, Me., stock.....	1,200 00	1,560 00
First National Bank, Biddeford, Me., stock.....	3,800 00	6,270 00
First National Bank, Augusta, Me., stock.....	5,000 00	6,250 00
First National Bank, Portland, Me., stock.....	5,800 00	8,584 00
Lime Rock National Bank, Rockland, Me., stock...	8,750 00	9,375 00
Merchants' National Bank, Portland, Me., stock....	1,125 00	1,800 00
Manufacturers' Nat. Bank, Lewiston, Me., stock ...	5,000 00	6,000 00
Nat. Shoe and Leather Bank, Auburn, Me., stock...	4,000 00	4,640 00
Norway National Bank, Norway, Me., stock.....	1,000 00	1,120 00
Northern National Bank, Hallowell, Me., stock.....	10,000 00	14,300 00
North National Bank, Rockland, Me., stock.....	10,000 00	14,000 00
National Traders' Bank, Portland, Me., stock.....	2,100 00	2,982 00
People's National Bank, Waterville, Me., stock.....	3,000 00	4,200 00
Richmond National Bank, Richmond, Me., stock...	700 00	910 00
Rockland National Bank, Rockland, Me., stock.....	5,000 00	8,000 00
Ticonic National Bank, Waterville, Me., stock.....	3,500 00	4,970 00
Veazie National Bank, Bangor, Me., stock.....	5,000 00	6,250 00

Total (carried out at cost value)..... \$2,094,975 00 \$2,040,108 23

1 972,431 89

Cash in office, \$1,050.43; in bank, \$95,434.73; total.....	\$96,485 16
Bills receivable	5,152 55
Agents' and other ledger balances.....	4,775 78

Total net or invested assets as per balance.....	\$5,905,092 69
Deduct depreciation from cost of assets	15,572 51

Total net or invested assets, less depreciation	\$5,889,520 18
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IV. OTHER ASSETS.

Interest due and accrued on:

Bonds and mortgages.....	24,625 54
Bonds and stocks owned.....	18,492 13
Collateral and other loans	528 30
Premium notes, loans or liens.....	18,316 01
Rents due and accrued on Company's property or lease.....	2,043 44
Market value of bonds and stocks over cost.....	67,676 34
Gross premiums due and unreported on policies in force.....	\$52,393 03
Gross deferred premiums on policies in force.....	70,538 48
Total.....	\$122,931 51
Deduct average loading (20 per cent).....	24,536 30

Net amount of uncollected and deferred premiums.....	93,345 21
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Total of invested and other assets.....	\$6,119,547 15
Deduct items not admitted.....	9,928 33

Total admitted Assets	\$6,109,618 82
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Items not admitted:

Agents' and other ledger balances.....	\$4,775 78
Bills receivable	5,152 55
Total items not admitted.....	\$9,928 33

V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the Maine State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent interest.....	\$5,330,308 00
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Death losses and matured endowments due and unpaid.....	\$14,644 95
Death losses and matured endowments not due.....	11,395 63
Death losses and other policy claims resisted.....	34,564 18
Death notices on which no proofs have been received....	12,242 04

Total policy claims	72,846 80
Premium obligations in excess of the net value of their policies ...	275 00
Dividends or surplus, or other description of profits to policyholders.....	6,407 44
All other liabilities, viz.: Premiums paid in advance, \$1,599.50; contingent reserve, \$980; unpaid bills, taxes and all other liabilities estimated, \$1,000; total.....	3,579 50

Liabilities on policyholders' account.....	\$5,413,416 74
Gross surplus on policyholders' account:	
Exclusively belonging to Tontine policyholders	4,507 95
Belonging to other than Tontine policyholders	691,694 13

Total Liabilities.....	\$6,109,618 82
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VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$787,590 00
Premium notes, loans or liens received during 1885.....	43,006 00

Total.....	\$780,596 00
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Deductions during the year as follows, viz.: Notes, loans or liens used in —

Payment of losses or claims.....	\$66,611 00
Purchase of surrendered policies and canceled by lapse.....	5,729 00
Payment of dividends to policyholders.....	17,010 00
Voided by lapse of policies.....	12,868 00
Redeemed by maker in cash.....	4,989 00
Transferred.....	5,223 00

Total reduction of premium note account..... \$112,430 00

Balance of note assets December 31, 1885..... \$668,166 00

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies.....	6,108	\$11,542,952
Endowment policies.....	6,087	9,586,255
All other policies.....	1,637	3,025,224
Reversionary additions.....	.....	128,314

New policies issued during the year:

Whole life policies.....	68	114,082
Endowment policies.....	2,194	4,003,744
All other policies.....	14	14,500

Old policies revived during the year:

Whole life policies.....	2	3,000
Endowment policies.....	27	48,500
All other policies.....	1	5,000
Reversionary additions.....	.....	1,278

Old policies transferred during the year:

Endowment policies.....	1	3,000
All other policies.....	423	774,995

Additions by dividends during the year:

Reversionary additions.....	42,744
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Total number and amount.....	16,562	\$29,293,588
Deduct policies decreased and ceased to be in force.....	2,601	4,726,151

Total policies in force at the end of the year..... 13,961 \$24,567,437

Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies.....	5,743	\$10,743,778
Endowment policies.....	6,444	10,407,395
All other policies.....	1,774	3,259,374
Reversionary additions.....	.....	151,890

Total policies in force at the end of the year.. 13,961 24,567,437

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death.. ..	185	\$407,006
By maturity (endowments).....	196	233,580
By expiry (term).....	264	484,145
By surrender.....	109	200,035
By lapse.....	856	1,468,344
By reconversion.....	.....	829
By transfer.....	424	777,995
By decrease.....	.....	71,017
Not taken.....	567	1,083,200
Totals.....	2,601	\$4,726,151

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884.....	1,701	\$3,505,626 88
Policies issued during 1885.....	92	263,701 61
Total.....	1,793	\$3,769,328 49
Deduct policies ceased to be in force during 1885.....	153	341,600 35
Policies in force in New York December 31, 1885...	1,640	\$3,427,728 14
	Number.	Amount.
Losses and claims unpaid December 31, 1884.	7	\$32,223 12
Losses and claims incurred during 1885:.....	81	153,162 41
Total.....	88	\$185,385 53
	Number.	Amount.
Losses and claims on policies in New York paid during 1885	77	\$159,632 19
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$79,741.91; notes or credits, \$8,138; total		\$87,879 91

NEW YORK STATE CASUALTY INSURANCE
COMPANIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF NEW YORK STATE CASUALTY INSURANCE
COMPANIES, MADE TO THE SUPERINTENDENT OF
THE INSURANCE DEPARTMENT, SHOWING THEIR
CONDITION ON THE 31ST DAY OF DECEMBER, 1885.

AMERICAN STEAM BOILER INSURANCE COMPANY.

No. 45 WILLIAM STREET, NEW YORK.

[Organized and incorporated November 5, 1883; commenced business November 7, 1883.]

WILLIAM K. LOTHROP, *President*.

VINCENT R. SCHENCK, *Secretary*.

Capital stock of the Company paid up, \$200,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$220,000 00	\$248,050 00	\$248,050 00
Cash in office, \$918,66; in bank, \$12,247.38; total			13,166 04
Premiums in due course of collection			43,620 49
Aggregate amount of all actual, available Assets.....			\$304,836 53

II. LIABILITIES.

Unearned premiums, at 50 per cent of premiums on explosion risks running one year or less	\$23,465 12	
Unearned premiums, <i>pro rata</i> , on explosion risks running more than one year.....	109,642 87	
Total unearned premiums ..		\$133,107 99
Total liabilities, except capital and net surplus.....		\$133,107 99
Joint-stock capital paid up in cash		200,000 00
Aggregate Liabilities, including paid up capital and net surplus,		\$333,107 99

III. INCOME DURING THE YEAR.

	Explosion risks.	
Gross cash premiums received	\$188,655 14	
Deduct reinsurance, rebate and return premiums.....	34,033 95	
Net cash received for premiums.....		\$154,621 19
Interest and dividends received from all sources.....		8,775 00
Aggregate Income received during the year in cash.....		\$163,396 19

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses.....	\$630 32
Dividends paid.....	7,000 00
Commissions and brokerage.....	60,766 28
Salaries and other charges of officers, clerks and other employes...	38,646 51
State, national and local taxes.....	2,368 42
All other payments, viz.: Rent, \$4,258.75; inspector's tools, \$2,333; inspector's expenses, \$13,031.85; total.....	19,623 00
Aggregate Expenditures during the year in cash.....	\$129,035 13

V. MISCELLANEOUS.

Risks and Premiums.

	Explosion risks.	Premiums.
In force December 31, 1884.....	\$5,666,237	\$59,976 34
Written or renewed in 1885	16,639,890	215,436 23
Totals.....	\$22,306,127	\$275,412 62
Deduct expirations and cancellations.....	5,995,535	85,375 68
In force December 31, 1885.....	\$16,310,592	\$190,036 94

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$6,537,992	\$46,930 24	1—2	\$23,465 12
1884	Two years.....	40,000	472 50	1—4	118 13
1885		133,000	1,278 63	3—4	958 97
1884	Three years	1,823,150	28,041 95	1—2	14,020 97
1885		7,619,400	107,956 12	5—6	89,903 43
1884	Four years.....	35,750	490 00	5—8	206 25
1885		10,000	225 00	7—8	193 87
1884	Five years.....	30,000	500 00	7-10	350 00
1885		201,000	4,142 50	9-10	3,728 25
Totals.....		\$16,430,292	\$190,036 94	.....	\$133,107 90

Answers to General Interrogatories.

Total premiums received since the organization of the Company.	\$220,856 62
Total losses paid since organization.....	630 32
Total cash dividends declared since the Company commenced business.....	7,000 00
Total amount of the Company's stock owned by the directors at par value.....	67,800 00
Total amount of losses incurred during the year.....	630 32

Business in the State of New York during the year.

Explosion risks written ..	\$8,886,374 00
Premiums received.....	75,270 12
Losses paid.....	427 30
Amount of losses incurred.....	427 30

NOTE.—The following are the assets and liabilities of the American Steam Boiler Insurance Company, as ascertained by an examination of its condition and affairs to date of December 31, 1885:

ASSETS.	
United States 4½ per cent registered bonds.. ..	\$248,050 00
Cash on hand and in bank.....	13,166 04
Net premiums in course of collection	43,620 49
Total assets.....	\$304,836 53
LIABILITIES.	
Unearned premiums	\$166,228 14
Unpaid bills	1,619 00
Capital stock	200,000 00
Total liabilities.....	\$367,847 14

AMERICAN SURETY COMPANY.

No. 160 BROADWAY, NEW YORK.

[Organized or incorporated April 14, 1884: commenced business April 15, 1884.]

RICHARD A. ELMER, *President.* HENRY D. LYMAN, *Secretary.*

Capital stock of the Company paid up, \$500,000.

I. ASSETS.

Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds ..	\$400,000 00	\$469,656 25	\$469,656 25

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
N. Y. and N. J. Telephone Co. stock,	\$50,000 00	\$15,000 00	\$10,000 00	
American Express Co. stock	10,000 00	10,300 00	10,000 00	
Oregon Transcontinental Co. stock..	10,000 00	3,100 00		
Total amounts.....	\$50,000 00	\$28,400 00	\$20,000 00	20,000 00

Cash in office, \$3,527.04; in bank, \$28,731.83; total	\$32,258 87
Interest due and accrued on stocks and bonds..	636 25
Interest due and accrued on collateral loans.....	125 00
Premiums in due course of collection	25,591 22

Aggregate amount of all actual, available Assets \$548,287 59

Items not admitted as Available Assets.

Furniture and fixtures	\$3,971 83
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II. LIABILITIES.

Losses adjusted and unpaid, due and to become due..	\$542 71
Losses unadjusted, including all reported and supposed losses.....	2,861 52
Losses resisted, including interest, costs and expenses.....	4,171 22

Total amount of claims for losses.....	\$7,575, 45
Deduct salvage	2,088 07

Net amount of unpaid losses and claims.....	\$5,487 38
Total unearned premiums (50 per cent on surety risks).....	50,005 27
Salaries and other miscellaneous expenses due and accrued.....	2,950 70
All other liabilities, viz.: Taxes and assessments, \$3,600; commis- sions and brokerage, \$2,610.32; total	6,210 32

Total liabilities, except capital and net surplus.....	\$64,653 67
Joint-stock capital paid up in cash	500,000 00

Aggregate Liabilities, including paid up capital and net surplus, \$564,653 67

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$93,014 29
Deduct reinsurance, rebate and return premiums.....	3,146 20

Net cash received for premiums (all surety risks).....	\$89,868 09
Interest and dividends received from all sources.....	17,488 49
Income from all other sources.....	179 62

Aggregate Income received during the year in cash..... \$107,536 20

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$9,546 79
Deduct salvages and reinsurances	25 00

Net amount paid for losses (all surety risks).....	\$9,521 79
Commissions and brokerage.....	5,078 01
Salaries and other charges of officers, clerks and other employes.....	32,345 11
State, national and local taxes.....	1,773 42
All other payments, viz.: Rent, printing, stationery, advertising, traveling expenses, postage, telegrams, furniture, etc.	36,615 21

Aggregate Expenditures during the year in cash.. .. \$85,333 54

V. MISCELLANEOUS

Risks and Premiums.

	Surety risks.	Premiums.
In force December 31, 1884.....	\$3,873,555	\$32,893 51
Written or renewed in 1885.....	14,457,535	114,291 64
Totals.....	\$18,331,090	\$147,185 15
Deduct expirations and cancellations.....	5,872,282	47,174 62
Net amount in force.....	\$12,458,808	\$100,010 53

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$118,272 45
Total losses paid since organization.....	9,879 48
Total amount of the Company's stock owned by the directors at par value ..	268,500 00
Total amount of surety losses incurred during the year.....	9,846 79

Business in the State of New York during the year.

Surety risks written.....	\$9,661,787 00
Premiums received.....	53,289 20
Losses paid.....	6,693 00
Amount of losses incurred.....	6,575 00

FIDELITY AND CASUALTY COMPANY.

No. 214 BROADWAY, NEW YORK.

[Organized or incorporated March 20, 1876; commenced business May 1, 1876.]

WILLIAM M. RICHARDS, *President.* JOHN M. CRANE, *Secretary.*

Capital stock of the company paid up, \$250,000.

I. ASSETS.

Market value of real estate owned, unincumbered.....	\$6,000 00
Loans on bond and mortgage (first liens).....	2,750 00

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$260,000 00	\$273,774 00	
New York, Lackawanna and Western R. R. stock...	25,000 00	25,000 00	
P. C. and Toledo R. R. bonds.....	50,000 00	53,687 00	
Total par and market value.....	\$335,000 00	\$352,461 00	352,461 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Kansas Pacific R. R. Co. bonds . . .	\$50,000 00	\$50,000 00	\$50,000 00	
Oregon Imp. Co. bonds	20,000 00	18,305 00		
Brooklyn Trust Co. stock.....	15,000 00	30,000 00	11,000 00	
Beckett & McDowell Manf. Co. stk.	25,000 00	25,000 00	11,000 00	
Bankers and Merchants' bonds.	28,000 00	7,500 00	3,500 00	
Home Insurance Co. stock.....	1,700 00	2,125 00	1,000 00	
Continental Fire Ins. Co. stock..	3,300 00	7,375 00	4,640 00	
Consolidated Gas Co. stock.....	2,000 00	2,000 00	1,500 00	
Total amounts.....	\$145,000 00	\$142,305 00	\$82,640 00	82,640 00
Cash in office, \$13,541.57; in bank, \$19,126.83; total.....				32,668 40
Interest due and accrued on stocks and bonds.....				750 00
Interest due and accrued on collateral loans.....				640 06
Premiums in due course of collection.....				90,588 81
All other assets.....				726,95

Aggregate amount of all actual, available Assets..... \$569,225 22

Items not admitted as available Assets.

Assets unspecified.....	\$1,500 00
Ledger balances.....	445,41
Plate glass on hand	8,735 28
Bills receivable.....	4,484 27
Other inadmissible assets	8,405 44
Total	\$23,570 40

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$36,947 16
Unearned premiums, at 50 per cent of premiums on all unexpired risks running one year or less.....	\$225,807 95
Unearned premiums, <i>pro rata</i> , on all unexpired risks running more than one year.....	19,669 98
Total unearned premiums.....	245,477 93
Salaries and other miscellaneous expenses, due and accrued.....	1,377 72
Commissions and brokerage.....	21,439 46
Total liabilities, except capital and net surplus.....	\$305,242 27
Joint-stock capital paid up in cash.....	250,000 00
Surplus beyond all liabilities.....	13,982 95
Aggregate Liabilities, including paid up capital and net surplus,	<u>\$569,225 22</u>

III. INCOME DURING THE YEAR.

	Fidelity.	Accident.	Plate glass.	Steam boiler.
Gross cash premiums received	\$157,121 04	\$206,118 41	\$82,234 03	\$44,777 94
Deduct reinsurance, rebate and return premiums	20,365 30	5,804 80	1,963 69	973 05
Net cash received for premiums,	<u>\$136,755 74</u>	<u>\$200,313 61</u>	<u>\$80,270 34</u>	<u>\$43,804 89</u>
				\$461,144 58
Interest and dividends received from all sources				16,780 83
Aggregate Income received during the year in cash				<u>\$477,925 41</u>

IV. EXPENDITURES DURING THE YEAR.

	Fidelity.	Accident.	Plate glass.	Steam boiler.
Gross amount paid for losses.....	\$107,036 40	\$75,771 38	\$29,222 04	\$4,371 05
Deduct salvages and reinsurances..	22,537 02	.....	1,605 11	.....
Net amount paid for losses....	<u>\$84,499 38</u>	<u>\$75,771 38</u>	<u>\$27,616 93</u>	<u>\$4,371 05</u>
				\$192,258 74
Dividends paid				20,000 00
Commissions and brokerage				114,341 93
Salaries and other charges of officers, clerks and other employes..				58,769 88
State, national and local taxes				9,546 40
All other payments				59,842 06
Aggregate Expenditures during the year in cash				<u>\$454,759 01</u>

V. MISCELLANEOUS.

Risks and Premiums.

	Fidelity risks.	Premiums.	Accident risks.	Premiums.
In force December 31, preceding year...	\$13,801,449 29	\$110,146 45	\$23,778,112 85	\$152,057 81
Written or renewed during the year....	26,515,693 02	204,384 81	34,422,301 50	276,759 71
Total.....	<u>\$40,317,142 31</u>	<u>\$314,531 26</u>	<u>\$58,200,414 35</u>	<u>\$428,817 52</u>
Deduct expirations, cancellations and reinsurance.....	19,404,598 41	154,244 23	29,991,837 85	248,580 69
In force December 31, 1885.....	<u>\$20,912,743 90</u>	<u>\$160,287 03</u>	<u>\$28,208,526 50</u>	<u>\$180,236 83</u>
	Plate glass risks.	Premiums.	Steam boiler risks.	Premiums.
In force December 31, preceding year...	\$2,280,966 14	\$72,620 78	\$3,743,585 00	\$39,089 50
Written or renewed during the year....	3,135,855 61	97,069 80	4,903,954 00	49,901 53
Total.....	<u>\$5,416,821 75</u>	<u>\$169,690 58</u>	<u>\$8,647,539 00</u>	<u>\$88,991 03</u>
Deduct expirations, cancellations and reinsurance.....	2,501,886 61	75,135 33	4,206,985 00	42,673 72
In force December 31, 1885.....	<u>\$2,914,935 14</u>	<u>\$94,555 20</u>	<u>\$4,440,554 00</u>	<u>\$46,317 31</u>
Aggregate amount.....			<u>\$56,476,759 54</u>	<u>\$481,396 37</u>

Recapitulation.

For the term of one year, viz.:	Year written.	Amount of risk.	Premium.	Fraction.	Unearned.
Fidelity	1885	\$20,912,743 90	\$160,287 03	1-2	\$80,143 51
Accident.....	1885	28,208,526 50	180,236 83	1-2	90,118 41
Plate glass.....	1885	2,598,725 58	75,735 50	1-2	37,867 75
Steam boiler.....	1885	3,833,204 00	35,356 56	1-2	17,678 28
For the term of three years, viz.:					
Plate glass,.....	1883	38,630 93	2,310 51	1-6	385 08
Plate glass.....	1884	133,962 02	8,156 13	1-2	4,078 06
Plate glass.....	1885	143,616 61	8,353 06	5-6	6,960 88
Steam boiler.....	1884	129,800 00	2,664 00	1-2	1,332 00
Steam boiler.....	1885	477,550 00	8,296 75	5-6	6,913 96
Total		\$56,476,759 54	\$481,396 37	.....	\$245,477 93

Answers to General Interrogatories.

Total amount of premiums received from the organization of the Company to date,	\$1,954,905 34
Losses paid from organization to date	698,113 06
Total amount of cash dividends declared since the Company commenced business..	80,000 00
Total amount of the Company's stock owned by the directors at par value.....	81,000 00
Losses incurred during the year	192,253 74
Amount deposited in different States and countries for the security of all the Com- pany's policyholders....	200,000 00

Business in the State of New York during the year 1885.

	Amount of risk.	Premiums received.	Losses paid.	Losses incurred.
Fidelity	\$9,171,425 46	\$60,374 24	\$68,834 35	\$68,834 35
Accident.....	8,524,750 00	55,692 34	18,963 30	18,963 30
Plate glass.....	1,259,434 83	39,673 86	15,492 63	15,492 63
Steam boilers.....	1,786,702 00	18,148 08	163 11	163 11
Aggregate	\$20,742,312 29	\$173,888 62	\$103,453 39	\$103,453 39

LLOYDS PLATE GLASS INSURANCE COMPANY.

No. 68 WILLIAM STREET, NEW YORK.

[Organized or incorporated August, 1882; commenced business September 4, 1882.]

JAMES G. BEEMER, *President.* WILLIAM T. WOODS, *Secretary.*

Capital stock of the company paid up, \$100,000.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$118,500 00	\$144,939 36	
New York City bonds.....	10,000 00	11,200 00	
Long Island Loan and Trust Co. stock	5,000 00	5,850 00	
Total par and market value	\$133,500 00	\$161,989 36	\$161,989 36
Cash in office, \$406.08; in bank, \$9,213.99; total			9,620 07
Interest due and accrued on stocks and bonds			1,287 50
Premiums in due course of collection.....			18,994 02
Aggregate amount of all actual, available Assets.....			\$191,890 95

Items not admitted as available Assets.

Plate glass on hand.....	\$16,073 71
Sundry accounts.....	16 50
Total...	\$16,090,21

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$2,244 13
Unearned premiums, at 50 per cent. of premiums on risks running one year or less.....	\$74,351 70
Unearned premiums, <i>pro rata</i> , on risks running more than one year.....	7,077 03
Total unearned premiums	81,428 73
Salaries and other miscellaneous expenses, due and accrued.... ..	10,098 61
Total liabilities, except capital and net surplus.... ..	\$93,771 46
Joint stock capital paid up in cash.....	100,000 00
Aggregate Liabilities, including paid up capital and net surplus,	\$193,771 46

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$163,718 95
Deduct reinsurance, rebate and return premiums.....	2,610 91
Net cash received for premiums.....	\$166,108 04
Interest and dividends received from all sources.....	4,744 75
Aggregate Income received during the year in cash.....	\$170,852 79

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$94,538 09
Deduct salvages and reinsurances.....	26,850 53
Net amount paid for losses.....	\$67,687 56
Dividends paid.....	10,000 00
Commissions and brokerage.....	33,611 80
Salaries and other charges of officers, clerks and other employes..	38,432 61
State, national and local taxes.....	3,162 64
Aggregate Expenditures during the year in cash.....	\$152,894 61

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1884.....	\$3,325, 125	\$118,950 24
Written or renewed in 1885.....	5,489,425	173,141 99
Totals	\$9,314,550	\$292,092 23
Deduct expirations and cancellations.....	4,039,089	123,671 12
Net amount in force	\$5,275,461	\$158,421 11

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$5,119,357	\$148,703 40	1—2	\$74,351 70
1885	Two years.....	29,505	1,253 11	3—4	939 84
1884	{ Three years	46,991	2,749 88	1—2	1,374 94
1885		79,608	5,714 72	5—6	4,762 25
Totals		\$5,275,461	\$158,421 11	.....	\$81,428 73

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$447,155 17
Total losses paid since organization.....	154,921 03
Total cash dividends declared since the Company commenced business.....	15,000 00
Total amount of the Company's stock owned by the directors at par value.....	70,400 00
Total amount of losses incurred during the year	68,359 56

Business in the State of New York during the year.

Risks written.....	\$3,443,759 00
Premiums received.....	106,549 00
Losses paid.....	29,729 00
Amount of losses incurred.....	29,817 00
Amount paid the Comptroller for taxes on premiums.....	618 40
Amount paid the Comptroller for taxes on capital stock.....	172 50

METROPOLITAN PLATE GLASS INSURANCE COMPANY.

No. 66 LIBERTY STREET, NEW YORK.

[Organized or incorporated April 22, 1874; commenced business April 23, 1874.]

HENRY HARTEAU, *President.*

JOHN H. TAYLOR, *Secretary.*

Capital stock of the Company paid up, \$100,000.

I. ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$170,000 00	\$190,525 00	
			\$190,525 00
Cash in office, \$903.48; in bank, \$18,605.86; total.....			19,510 34
Interest due and accrued on stocks and bonds.....			650 00
Premiums in due course of collection.....			6,766 60
Aggregate amount of all actual, available Assets.....			\$217,451 94

Items not admitted as available Assets.

Glass on hand	\$5,027 30
Assets not specified.....	1,845 36
Total.....	\$6,872 66

II. LIABILITIES.

Net amount of unpaid losses and claims	\$2,525 70
Total unearned premiums	57,524 08
Salaries and other miscellaneous expenses, due and accrued.....	3,953 60
All other liabilities.....	1,810 54
Total liabilities, except capital and net surplus.....	\$65,813 92
Joint-stock capital paid up in cash.....	100,000 00
Surplus beyond all liabilities.	51,638 02
Aggregate Liabilities, including paid up capital and net surplus,	\$217,451 94

III. INCOME DURING THE YEAR.

Gross cash premiums received.....	\$126,322 33
Deduct reinsurance, rebate and return premiums	7,827 63
Net cash received for premiums.....	\$118,494 70
Interest and dividends received from all sources	7,291 69
Aggregate Income received during the year in cash.....	\$125,786 39

IV. EXPENDITURES DURING THE YEAR.

Gross amount paid for losses.....	\$52,764 26
Deduct salvages and reinsurances	10,290 60
Net amount paid for losses.....	\$42,473 66
Dividends paid	10,000 00
Commissions and brokerage	30,143 61
Salaries and other charges of officers, clerks and other employes...	24,694 02
State, national and local taxes.....	913 71
Aggregate Expenditures during the year in cash.....	\$108,225 00

V. MISCELLANEOUS.

Risks and Premiums.

	Risks.	Premiums.
In force December 31, 1884.....	\$3, 425, 487	\$106, 652 62
Written or renewed in 1885	4, 066, 463	122, 875 80
Totals.....	\$7, 491, 950	\$229, 528 42
Deduct expirations and cancellations.	3, 680, 438	114, 480 25
Net amount in force..	\$3, 811, 512	\$115, 048 17

Recapitulation of Fire Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.	\$3, 811, 512	\$115, 048 17	1—2	\$57, 524 03

Answers to General Interrogatories..

Total premiums received since the organization of the Company.....	\$831, 303 00
Total losses paid since organization....	267, 221 00
Total cash dividends declared since the Company commenced business.....	97, 000 00
Total amount of the Company's stock owned by the directors at par value.....	56, 000 00
Total amount of losses incurred during the year.....	43, 429 75

Business in the State of New York during the year.

Risks written.....	\$1, 882, 642 00
Premiums received.....	57, 821 00
Losses paid.....	32, 578 00
Amount of losses incurred.....	35, 104 00
Amount paid the Comptroller for taxes on premiums.....	437 95
Amount paid the Comptroller for taxes on dividends to stockholders	250 00

CASUALTY INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CASUALTY INSURANCE COMPANIES OF OTHER STATES AND COUNTRIES, AUTHORIZED TO TRANSACT BUSINESS IN THIS STATE, MADE TO THE SUPERINTENDENT OF THE INSURANCE DEPARTMENT, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1885.

ACCIDENT INSURANCE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

[Organized or incorporated June, 1872; commenced business June, 1874.]

ALEXANDER T. GALT, *President*.

FRANK F. PARKINS, *Assistant Secretary*.

Capital stock of the Company paid up, \$157,560.

I. ASSETS.

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds	\$100,000 00	\$112,750 00	
Montreal Harbor bonds	35,000 00	39,292 50	
Montreal Warehousing bonds	7,344 75	7,344 75	
Dominion stock... ..	549 67	549 67	
Montreal Corporation stock	5,000 00	5,500 00	
Montreal Corporation bonds	2,000 00	2,145 00	
Champlain and St. Lawrence Junction R. R. bonds..	7,000 00	6,300 00	
Total par and market values.....	\$156,894 42	\$173,881 92	\$173,881 92
Cash in office, \$3,279.77; in bank, \$17,444.93; total.....			20,724 70
Interest due and accrued on stocks and bonds.....			1,774 58
Premiums in due course of collection			116,883 07
Aggregate amount of all actual, available Assets.....			\$313,264 27

Items not admitted as available Assets :

Furniture and fixtures..... \$2,460 95

II. LIABILITIES.

Total amount of claims for losses... ..	\$25,000 00	
Deduct reinsurance thereon.	8,000 00	
Net amount of unpaid losses and claims.....		\$17,000 00
Total unearned premiums.....		100,984 38
Salaries and other miscellaneous expenses, due and accrued.....		2,134 17
All other liabilities, viz.: Commissions and brokerage.....		25,714 28
Total liabilities, except capital and net surplus.....		\$145,832 83
Joint-stock capital paid up in cash		157,560 00
Surplus beyond all liabilities.....		9,871 44
Aggregate Liabilities, including paid up capital and net surplus.....		\$313,264 27

III. INCOME DURING THE YEAR.

	Accident.	
Gross cash premiums received.....	\$417,336 30	
Deduct reinsurance, rebate and return premiums.....	78,596 40	
Net cash received for premiums.....		\$338,739 90
Interest and dividends received from all sources.....		8,570 55
Aggregate Income received during the year in cash.....		\$347,310 45

IV. EXPENDITURES DURING THE YEAR.

	Accident.	
Gross amount paid for losses.....	\$189,966 21	
Deduct salvages and reinsurances.	11,147 70	
Net amount paid for losses		\$178,818 51

Dividends paid	\$9,452 60
Commissions and brokerage	80,437 50
Salaries and other charges of officers, clerks and other employes...	56,561 58
State, national and local taxes ...	7,466 70
All other payments	30,241 39
Aggregate expenditures during the year in cash.....	\$362,979 28

V. MISCELLANEOUS.
Risks and Premiums.

	Surety risks.	Premiums.
In force December 31, 1884.....	\$28,862,000	\$200,281 19
Written or renewed in 1885	44,624,550	446,556 42
Totals....	\$73,486,550	\$646,837 61
Deduct expirations and cancellations.....	42,836,050	432,186 66
In force December 31, 1885.....	\$30,657,500	\$214,650 95
Deduct amount reinsured.....	1,772 800	12,682 18
Net amount in force	\$28,884,700	\$201,968 77

Answers to General Interrogatories.

Total premiums received since the organization of the Company.....	\$1,352,198 19
Total losses paid since organization.....	506,512 84
Total cash dividends declared since the Company commenced business.....	51,661 88
Total amount of the Company's stock owned by the directors at par value.....	44,880 00
Total amount of accident losses incurred during the year.....	214,966 21

Business in the State of New York during the year.

Accident risks written.....	\$8,067,000 00
Premiums received.....	21,640 81
Losses paid.....	17,364 31
Amount of losses incurred.....	17,364 31

GUARANTEE COMPANY OF NORTH AMERICA.

MONTREAL, CANADA.

[Organized or incorporated August 2, 1851; commenced business April, 1872.]

ALEXANDER T. GALT, *President.* ROBERT KERR, *Accountant.*

Capital stock of the Company paid up, \$300,000.

I. ASSETS.

Loans on paid up life policies.....	\$400 00
Mortgages on real estate.....	10,507 72

Stocks, Bonds, etc., owned by the Company

	Par value.	Market value.	
United States bonds.....	\$214,000 00	\$241,285 00	
Montreal Corporation bonds	16,000 00	17,062 50	
Montreal Corporation stock.....	9,000 00	11,500 00	
Montreal Harbor bonds.....	46,000 00	49,810 00	
Montreal Warehousing bonds.....	7,344 75	7,344 75	
Victoria, B. C., Water-Works bonds	10,000 00	12,200 00	
Dominion of Canada stock.....	399 67	399 67	
Lake Champlain and St. Lawrence Junction Ry. bds.	5,000 00	4,500 00	
Canada Central Ry. bonds.....	9,733 34	10,266 00	
Province of Quebec bonds	1,000 00	1,040 00	
City of Toronto bonds.....	10,000 00	11,525 00	
City of Richmond, Va., bonds	1,000 00	1,127 50	
Total par and market values.....	\$329,477 76	\$368,260 42	368,260 42

Cash in office, \$3,512.84; in bank, \$63,699.21; total	\$67,212 05
Interest due and accrued on stocks and bonds.....	3,285 67
Premiums in due course of collection.....	26,803 19

Aggregate amount of all actual, available Assets..... \$476,469 05

Items not admitted as available Assets :

Bills receivable	\$60 00
Furniture and safes.....	5,386 68
Total	<u>\$5,446 68</u>

II. LIABILITIES.

Net amount of unpaid losses and claims.....	\$19,068 65
Total unearned premiums	94,171 20
Salaries and other miscellaneous expenses, due and accrued.....	4,338 46
All other liabilities.....	1,340 16

Total liabilities, except capital and net surplus.....	\$118,918 47
Joint-stock capital paid up in cash	300,000 00
Surplus beyond all liabilities.....	57,550 58

Aggregate Liabilities, including paid up capital and net surplus, \$476,469 05

III. INCOME DURING THE YEAR.

Gross cash premiums received	\$217,952 45
Deduct reinsurance, rebate and return premiums.....	22,274 31

Net cash received for premiums (all guaranty risks).....	\$195,678 14
Interest and dividends received from all sources.....	15,615 40
Income from all other sources.....	10,062 76

Aggregate Income received during the year in cash..... \$221,356 30

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses (all guaranty risks).....	\$65,302 35
Dividends paid.....	18,000 00
Commissions and brokerage.....	5,349 72
Salaries and other charges of officers, clerks and other employes..	40,500 13
State, national and local taxes.....	2,972 25
All other payments, viz.: Rent and taxes, \$8,073.20; furniture, \$1,994.92; advertising, \$7,971.99; printing and stationery, \$5,663.30; inspection and revision department, \$16,330.99; miscellaneous, \$10,632.95; total.....	49,772 35

Aggregate Expenditures during the year in cash..... \$181,905 80

V. MISCELLANEOUS.

Risks and Premiums.

	Guarantee risks.	Premiums.
In force on the 31st day of December of the preceding year.....	\$22,884,180	\$182,268 76
Written or renewed during the year.	30,699,500	202,704 69
Total.....	\$53,583,680	\$384,973 45
Deduct those expired and marked off as terminated	23,376,030	189,095 75
In force at the end of the year.....	\$25,207,650	\$195,877 70
Deduct amount reinsured.....	956,500	7,535 30
Net amount in force December 31, 1885.....	<u>\$24,251,150</u>	<u>\$188,342 40</u>

Answers to General Interrogatories.

Total premiums received since the organization of the Company	\$1,098,139 50
Total losses paid since organization.....	388,645 85
Total cash dividends declared since the Company commenced business.....	93,805 18
Total dividends declared payable in stock since organization.....	38,900 00
Total amount of the Company's stock owned by the directors at par value	412,050 00
Total amount of guaranty losses incurred during the year.....	72,776 39

Business in the State of New York during the year.

Guaranty risks written.....	\$3,998,300 00
Premiums received	26,702 62
Losses paid.....	17,015 92
Amount of losses incurred.....	17,889 92

HARTFORD STEAM BOILER INSPECTION AND
INSURANCE COMPANY.

HARTFORD, CONN.

[Organized or incorporated June, 1886; commenced business October, 1866.]

J. M. ALLEN, *President.*

J. B. PIERCE, *Secretary.*

Capital stock of the Company paid up in cash, \$250,000.

I. ASSETS.

Loans on bond and mortgage (first liens).....	\$210,550 00
Interest accrued thereon.....	4,956 85

Stocks, Bonds, etc., owned by the Company.

	Par value.	Market value.	
State of Connecticut bonds.....	\$100,000 00	\$105,000 00	
United States bonds	2,000 00	2,400 00	
Abilene City, Kansas, Board of Education bonds....	12,000 00	12,240 00	
Solomon City, Kansas, bonds	5,000 00	5,000 00	
Evansville City, Indiana, bonds.....	10,000 00	10,000 00	
Council Bluffs City, Iowa, bonds	10,000 00	10,000 00	
Madrid, Iowa, School District bonds.....	4,000 00	4,160 00	
School Dist. No. 5, Pierce County, Nebraska, bonds..	3,250 00	3,380 00	
School Dist. No. 64, Cass County, Nebraska, bonds..	750 00	780 00	
School Dist. No. 80, Butler County, Nebraska, bonds,	1,000 00	1,040 00	
Mason and Tazewell, Illinois, District bonds	10,700 00	11,021 00	
Peoria Township, Illinois, bonds.....	5,000 00	5,600 00	
Lyon County, Iowa, bonds.....	10,000 00	10,000 00	
Peoria County, Illinois bonds	5,000 00	5,000 00	
Dayton and Western R. R. bonds	15,000 00	16,500 00	
St. Johnsbury and Lake Champlain R. R. bonds....	15,000 00	16,500 00	
Mahoning Coal R. R. Co. bonds.....	10,000 00	10,000 00	
Cincinnati, Van Wert and Michigan R. R. Co. bonds,	7,000 00	7,000 00	
City National Bank, Hartford, stock	5,000 00	3,250 00	
Hartford National Bank, Hartford, stock.....	1,300 00	2,080 00	
Security Company, Hartford, stock	5,000 00	6,500 00	
N. Y., New Haven and Hartford R. R. Co. stock....	10,000 00	20,000 00	
Chicago, Burlington and Quincy R. R. Co. stock....	11,000 00	14,850 00	
Total par and market values	\$258,000 00	\$282,301 00	282,301 00
Cash in office, \$517.19 ; in bank, \$39,527.21; total			40,044 40
Interest due and accrued on stocks and bonds ..			5,138 32
Premiums in due course of collection.....			41,193 56
Aggregate amount of all actual, available Assets			\$584,184 13

II. LIABILITIES.

Net amount of unpaid losses and claims	\$2,502 17
Unearned premiums, at 50 per cent of premiums and inspections on risks running one year or less.....	\$141,719 77
Unearned premiums, <i>pro rata</i> , on risks running more than one year.	77,995 40
Total unearned premiums	219,715 17
Due and accrued for rent.....	450 00
Total liabilities, except capital and net surplus.....	\$222,667 34
Joint-stock capital paid up in cash	250,000 00
Surplus beyond all liabilities.....	111,516 79
Aggregate Liabilities, including paid up capital and net surplus,	\$584,184 13

III. INCOME DURING THE YEAR.

Gross amount received for premiums and inspections.....	\$375,394 48
Deduct reinsurance, rebate and return premiums.....	21,033 54
Net cash received for premiums and inspections.....	\$354,360 94
Interest received on bonds and mortgages.....	15,165 74
Interest and dividends received from all other sources	10,866 24
Income from all other sources.....	2,636 59
Aggregate Income received during the year in cash.....	\$383,029 51

IV. EXPENDITURES DURING THE YEAR.

Net amount paid for losses..	\$10,545 51
Dividends paid.....	25,000 00
Commissions and brokerage.....	77,181 27
Salaries and other charges of officers, clerks and other employes...	17,633 36
State, national and local taxes.....	5,914 17
All other payments, viz.: Inspection expenses, \$113,867.28; agency, office, law expenses, advertising, etc., \$61,758.92; total	175,626 20
Aggregate Expenditures during the year in cash.....	\$311,900 51

V. MISCELLANEOUS.

Risks and Premiums.

	Steam boiler risks.	Premiums.
In force December 31, 1884.....	\$26,878,821	\$307,547 41
Written or renewed in 1885	35,032,170	386,489 36
Totals	\$61,910,991	\$694,036 77
Deduct expirations and cancellations	28,495,595	311,144 11
Net amount in force.....	\$33,415,396	\$382,892 66

Recapitulation of Risks and Premiums.

Year written.	Term.	Amount covered.	Gross premiums charged.	Fraction unearned.	Premiums unearned.
1885	One year or less.....	\$26,734,754	\$283,439 53	1—2	\$141,719 77
1884	Two years.....	38,250	521 66	1—4	130 42
1885		86,400	1,019 06	3—4	764 30
1883	Three years	63,000	1,447 37	1—6	241 31
1884		694,733	10,255 24	1—2	5,127 62
1885	Five years.....	5,768,259	85,221 30	5—6	71,017 75
1883		10,000	433 00	1—2	219 00
1885		20,000	550 00	9—10	495 00
Totals.....		\$33,415,396	\$382,892 66		\$219,715 17

Answers to General Interrogatories.

Total amount received for premiums and inspections since the organization of the Company	\$3,302,074 84
Total losses paid since organization.....	227,957 61
Total cash dividends declared since the Company commenced business.....	259,750 00
Total dividends declared payable in stock since organization.....	140,000 00
Total amount of the Company's stock owned by the directors at par value	58,500 00
Total amount of steam boiler losses incurred during the year.....	11,210 59

Business in the State of New York during the year.

Steam boiler risks written	\$5,471,596 00
Premiums received	46,546 71
Received for inspection.....	19,948 58
Losses paid.....	620 03
Amount of losses incurred.....	150 00
Amount paid the Comptroller for taxes on premiums.....	507 64

STANDARD LIFE AND ACCIDENT INSURANCE COMPANY.

DETROIT, MICH.

[Incorporated May 29, 1884; commenced business August 1, 1884.]

D. M. FERRY, *President.*

C. C. BOWEN, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$110,000.

II. INCOME DURING 1885.

New premiums, without deductions.....	\$33,091 29	
Deduct amount paid for reinsurance	234 50	
Total premium income		\$32,856 79
Interest on :		
Mortgage loans		7,630 61
Other debts due the Company.....		46 94
Total Income during the year.....		\$40,534 34
Balance of net or ledger assets December 31, 1884		117,956 73
Total.....		\$158,491 07

III. DISBURSEMENTS DURING 1885.

Total amount actually paid for losses	\$7,289 92	
<i>(Total paid policyholders..... \$7,289.92)</i>		
Commissions to agents.....		11,382 24
Salaries and traveling expenses of agents		1,548 07
Medical examiners' fees		40 00
Salaries and other compensation of officers and other office employes		2,176 66
Taxes in State where organized, taxes, licenses, fines and fees in other States		672 62
Rent.....		900 00
Paid for furniture and fixtures and safes for home and agency offices		77 48
Advertising and printing... ..		1,888 67
All other items, viz.: Postage, \$387.30; law expenses, \$225; general expenses, \$297.59; bills payable, \$10,000; miscellaneous, \$176.09; total		11,085 98
<i>(Total miscellaneous expenses..... \$29,771.72)</i>		
Disbursements during the year, deducted from above total....	\$37,061 64	
Balance December 31, 1885	\$121,429 43	

Invested as follows:

IV. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens	\$114,400 00	
Cash in office, \$1,076.70; in bank, \$5,952.73; total	7,029 43	
Total net or invested assets as per balance.....	\$121,429 43	

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....		759 43
Net amount of uncollected and deferred premiums		8,093 58
Total of invested and other assets.....	\$130,282 44	
Deduct items not admitted.....	789 21	
Total admitted Assets.....	\$129,493 28	

Items not admitted:

Inadmissible assets	\$789 21
---------------------------	----------

VI. LIABILITIES.

Net reinsurance reserve, at 50 per cent of gross premiums on all unexpired risks	\$22,002 77
Liability on policyholders' account.....	\$22,002 77
Joint-stock capital paid up in cash	110,000 00
Total Liabilities... ..	\$132,002 77

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED

Policies in force at the commencement of the year:

	Number.	Amount.
Accident policies in force at the commencement of the year	274	\$650,000
Accident policies issued during the year	2,824	5,953,900
Total number and amount	3,098	\$6,603,900
Deduct policies ceased to be in force.....	612	1,125,750
Total	2,486	\$5,478,150

Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	2	\$2,000
All others... ..	610	1,123,750
Total	612	\$1,125,750

TRAVELERS' INSURANCE COMPANY.

[ACCIDENT DEPARTMENT].

HARTFORD, CONN.

[Incorporated June 17, 1863; commenced business April 1, 1864.]

JAMES G. BATTERSON, President.

RODNEY DENNIS, Secretary.

I. CAPITAL.

Capital stock paid up in cash, \$600,000.

II. INCOME DURING 1885.

Total premium income	\$1,974,339 59
Interest on :	
Mortgage loans	3,281 13
Bonds and dividends on stock	87,914 51
Other debts due the Company	8,048 43
Discount on claims paid in advance.....	42 50
Rents from Company's property	1,246 99
Total Income during the year.....	\$2,074,873 15
Balance of net or ledger assets December 31, 1884	2,399,845 39
Total	\$4,474,718 54

III. DISBURSEMENTS DURING 1885.

Total amount actually paid for losses.....	\$885,012 34
(Total paid policyholders..... \$885,012.34)	
Paid stockholders for interest or dividends.....	84,000 00
Commissions to agents	516,681 65
Salaries and traveling expenses of agents.....	111,140 38
Medical examiners' fees	12,277 74
Salaries and other compensation of officers and other office employes,	91,610 56
Taxes in State where organized, taxes, licenses, fines and fees in	
other States.....	30,114 42
Rent	22,248 45
Paid for furniture and fixtures and safes for home and agency	
offices.....	638 31
Advertising	59,634 74
All other items, viz.: Blanks, books and stationery, \$22,011.44;	
expressage, \$8,738.64; loss expenses, \$9,943.56; expense account,	
\$8,855.55; exchange, \$2,014.73; postage, \$18,683.60; profit and	
loss, \$3,022.01; total.....	73,269 53
(Total miscellaneous expenses..... \$1,001,615.48)	
Disbursements during the year, deducted from above total....	\$1,886,628 12
Balance December 31, 1885.....	\$2,588,090 42

Invested as follows :

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$101,517 36
Loans secured by mortgages on real estate, first liens	66,225 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.	
Mortgage on real estate, Dickinson county, Kansas	\$100,000 00	\$120,000 00	\$99,190 75	
The Uncompahgre Canal Co., Col., bonds	50,000 00	50,000 00	50,000 00	
The Del Norte, Colorado, Land and Canal Co. bonds.....	27,000 00	27,000 00	25,000 00	
Meriden Britannia Co. stock	22,450 00	89,800 00	12,000 00	
Total amounts	\$199,450 00	\$286,800 00	\$186,190 75	186,190 75

‘Stocks, Bonds, etc., owned by the Company.

	Cost value.	Market value.
United States bonds.....	\$153,135 00	\$156,375 00
United States bonds	104,233 00	112,500 00
Connecticut State bonds.....	5,614 66	5,100 00
Tennessee State bonds	26,677 50	16,640 00
Virginia State bonds	15,109 50	12,943 00
Virginia State bonds	1,600 50	1,800 00
Johnson County, Ill., bonds	23,385 61	23,000 00
Wayne County, Ill., bonds.....	16,625 82	17,000 00
White County, Ill., bonds	8,060 44	8,500 00
Rio Arriba County, N. M., bonds	14,896 00	15,200 00
School District No. 84, Cass County, Dak., bonds...	1,500 00	1,500 00
School District No. 1, Montrose County, Col., bonds,	8,000 00	8,000 00
Bloomfield, Conn., Town bonds.....	30,000 00	30,000 00
Pitkin, Col., Town bonds.....	3,500 00	3,500 00
Howard Township, Kan., bonds	20,441 43	24,000 00
Paw Paw Township, Kan., bonds.....	6,813 50	8,000 00
Elizabeth City, N. J., bonds	9,593 33	3,900 00
Lima City, Ohio, bonds.....	15,980 00	16,000 00
Indianapolis and Cincinnati Railroad Co. bonds	13,160 00	14,700 00
Chicago, Burlington and Quincy Railroad Co. bonds,	3,000 00	5,760 00
Columbus and Western Railroad Co. bonds.....	53,000 00	50,000 00
Chicago, Burlington and Quincy Railroad Co. stock,	122,927 25	150,700 00
Illinois Central Railroad Co. stock.....	51,156 25	55,600 00
Pennsylvania Railroad Co. stock	200,865 67	178,632 00
Union Pacific Railroad Co. stock	23,462 50	11,000 00
Chicago, Milwaukee and St. Paul R. R. pref. stock..	8,543 75	12,300 00

	Cost value.	Market value.
Chicago, Milwaukee and St. Paul R. R. com. stock..	\$19,798 50	\$19,000 00
Chicago and Northwestern R. R. preferred stock....	23,263 75	27,000 00
Chicago and Alton R. R. common stock.....	22,318 75	29,400 00
Illinois Central R. R. stock	5,440 00	6,392 00
Farm. and Mech. Nat. Bank, Hartford, Conn., stock,	24,463 38	20,394 00
American National Bank, Hartford, Conn., stock....	13,782 50	18,000 00
City National Bank, Hartford, Conn., stocks.....	41,049 75	27,776 00
Phoenix National Bank, Hartford, Conn., stock.....	53,787 50	50,553 00
Ætna National Bank, Hartford, Conn., stock.....	26,451 87	24,495 00
Mercantile National Bank, Hartford, Conn., stock...	9,932 00	9,500 00
Hartford National Bank, Hartford, Conn., stock....	56,415 13	56,000 00
New Britain Nat. Bank, New Britain, Conn., stock..	11,500 00	15,000 00
First National Bank, Wallingford, Conn., stock.....	29,025 00	33,600 00
Nassau Bank, New York, stock.....	6,000 00	6,250 00
National Bank of Commerce, New York, stock.....	13,975 00	15,800 00
St. Paul National Bank, St. Paul, Minn., stock.....	10,000 00	11,000 00
First National Bank, Morris, Minn., stock	16,640 00	11,600 00
Hartford Trust Co., Hartford Conn., stock	43,620 15	51,750 00
Western Union Telegraph Co. stock.....	18,000 00	14,400 00
Pullman Palace Car Co. bonds.....	20,092 50	20,235 00
Grand River, Col., Ditch Co. bonds	85,000 00	33,750 00
N. Poudre, Col., Land, Canal and Res. Co. bonds....	50,000 00	50,000 00
Fort Morgan, Col., Land and Canal Co. bonds.....	82,000 00	82,000 00
Del Norte, Col., Land and Canal Co. bonds	133,825 00	62,250 00
Citizens', Col., Ditch and Land Co. bonds.....	15,000 00	9,000 00
Uncompahgre, Col., Canal Co. bonds.. ..	42,000 00	.....
Total (carried out at cost value)	\$1,814,717 49	\$1,647,795 00
Cash in office, \$586.71; in bank, \$134,027.85; total.....		\$1,814,717 49
Bills receivable.....		134,614 56
Agents' ledger balances.....		280,611 92
		4,213 34

Total net or invested assets as per balance.....	\$2,588,090 42
Deduct depreciation from cost of assets.....	187,539 85
Total net or invested assets, less depreciation	\$2,400,550 57

V. OTHER ASSETS.

Interest accrued on:

Bonds and mortgages	2,279 59
Total of invested and other assets	\$2,402,830 16
Deduct items not admitted.....	284,825 26
Total admitted Assets	\$2,118,004 90

Items not admitted:

Agents' balances	\$4,213 34
Bills receivable	280,611 92
Total items not admitted.....	284,825 26

IV. LIABILITIES.

Net reinsurance reserve, at fifty per cent of premiums on all unexpired risks.. ..	\$678,419 10
Death losses not due.....	\$104,075 00
Death losses and other policy claims resisted.....	52,200 00
Total policy claims.....	\$156,275 00
Due on account of salaries, rents and office expenses.....	10,000 00
Total liabilities, except capital and net surplus....	\$844,694 10
Joint-stock capital paid up in cash	600,000 00
Surplus beyond all liabilities.....	673,310 80
Aggregate Liabilities, including paid up capital and net surplus,	\$2,118,004 90

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year :

	Number.	Amount.
Accident policies in force at the commencement of the year	77,766	\$198,527,051
Accident policies issued during the year	108,248	242,886,268
Total number and amount	186,014	\$441,413,319
Deduct policies ceased to be force	110,904	248,028,611
Total policies in force at the end of the year.....	75,110	\$193,384,708

Policies which have ceased to be in force during the year, with the mode of their termination :

	Number.	Amount.
Terminated by death	225	\$386,400
By expiry (term)	110,679	247,642,211
Total	110,904	\$248,028,611

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York :

	Number.	Amount.
Policies in force December 31, 1884.....	12,643	\$39,419,564
Policies issued during 1885	16,058	45,246,360
Total	28,701	\$84,665,924
Deduct policies ceased to be in force during 1885.....	17,460	48,468,936

Policies in force in New York December 31, 1885..	11,241	\$36,197,088
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	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	6	\$23,000 00
Losses and claims incurred during 1885.....	1,811	131,189 76
Total	1,817	\$154,189 76

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	1,809	\$116,189 76

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses		\$291,474 16
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LIFE INSURANCE COMPANIES TRANSACT-
ING NO NEW BUSINESS.

ABSTRACTS COMPILED FROM THE ANNUAL STATE-
MENTS OF LIFE INSURANCE COMPANIES OF THIS
AND OTHER STATES, TRANSACTING NO NEW BUSI-
NESS IN THIS STATE, SHOWING THEIR CONDITION
ON THE 31ST DAY OF DECEMBER, 1885.



NEW YORK LIFE INSURANCE AND TRUST COMPANY.

No. 52 WALL STREET, NEW YORK.

[Incorporated March 9, 1830.]

HENRY PARISH, *President.*

JOSEPH R. KEARNY, *Secretary.*

I. CAPITAL.

Capital stock paid up in cash, \$1,000,000.

II. INCOME DURING 1885.

Renewal premiums.....	\$3,318 23	
Annuities.....	24,439 00	
Total premium income		\$27,757 23
Interest on :		
Bonds and dividends on stock.....		262,690 99
Rents from Company's property.		28,887 74
Total Income during the year.....		<u>\$319,335 89</u>

III. DISBURSEMENTS DURING 1885.

Total amount actually paid for losses	\$2,500 00	
Annuity payments	25,051 65	
Surrendered policies.....	2,625 44	
<i>(Total paid policyholders..... \$30,177.09)</i>		
Taxes in State where organized, taxes, licenses, fines and fees in other States.....	7,000 00	
<i>(Total miscellaneous expenses..... \$7,000)</i>		
Disbursements during the year, deducted from above total.		<u>\$37,177 09</u>
Balance December 31, 1885		<u><u>\$282,158 89</u></u>

Invested as follows :

IV. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$255,873 60	
Loans secured by mortgages on real estate, first liens.....	1,733,448 50	
Par value United States bonds	200,000 00	
Cash in office, \$4,000,000; in bank, \$363,851.72; total.....	4,363,851 72	
Total net or invested assets as per balance.....		<u><u>\$6,553,173 83</u></u>

V. OTHER ASSETS.

Interest due and accrued on:		
Bonds and mortgages.....	\$7,305 79	
Bonds and stocks owned.....	109,151 51	
Collateral loans.....	38,912 55	
Rents due and accrued on Company's property or lease.....	2,569 00	
Total admitted Assets.....		<u><u>\$157,929 85</u></u>

VI. LIABILITIES.

Net reinsurance reserve.....	\$224,395 00	
National, State or other taxes due.....	7,000 00	
Total Liabilities.....		<u><u>\$231,395 00</u></u>

VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions :

	Number.	Amount.
Whole life policies	49	\$140,200
Total number and amount.....	49	\$140,200
Deduct policies decreased and ceased to be in force.....	4	13,500
Total policies in force at the end of the year..	45	\$126,700

Policies in force at the end of the year, including additions :

	Number.	Amount.
Whole life policies	45	\$126,700

Policies which have ceased to be in force during the year, with the mode of their termination.

	Number.	Amount.
Terminated by death	1	\$2,500
By surrender	1	3,000
By lapse.....	2	8,000
Totals	4	\$13,500

VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York:

	Number.	Amount.
Policies in force December 31, 1884....	49	\$140,200
Deduct policies ceased to be in force during 1885...	4	13,500
Policies in force in New York December 31, 1885...	45	\$126,700
Losses and claims incurred during 1885.....	4	\$13,500

APPENDIX.

LIFE INSURANCE.

RECEIVERS' STATEMENTS.

ATLANTIC MUTUAL LIFE INSURANCE COMPANY

EDWARD NEWCOMB, Receiver, Albany, N. Y.

I. ASSETS.

United States bonds.....	\$50,000 00
Premiums on same.	11,500 00
Accrued interest.....	142 45
Office furniture.....	53 83
Total.....	<u>\$61,696 28</u>

II. LIABILITIES.

As per last report... ..	\$437,453 85
Additional, as per order of court.....	31 10
	<u>\$437,484 95</u>
Less dividends paid in 1885.....	128,205 52
Total.....	<u>\$309,279 43</u>

III. RECEIPTS.

Cash on hand as per last report.....	\$187,557 20
Interest.....	2,079 45
Loan account.....	191 15
Proceeds sale of furniture, etc.....	31 04
Total.....	<u>\$189,858 84</u>

IV. DISBURSEMENTS.

Dividends paid.....	\$128,205 52
Cash paid by order Court of Appeals....	13,076 93
Salaries.....	3,300 00
McIntire claim.....	1,028 30
Office rent and incidentals.....	496 75
Fees of actuary and stenographer.....	370 00
Stationery and printing.....	94 32
Total.....	<u>\$146,571 82</u>
Cash balance on hand December 31, 1885	<u>\$43,287 02</u>

ECLECTIC LIFE INSURANCE COMPANY.

NEW YORK.

[Organized July 8, 1868.]

[Placed in the hands of Receiver September 13, 1873.]

PHILO T. RUGGLES, Receiver, No. 59 Liberty street, New York.

At a Special Term of the Court of Common Pleas of the City and County of New York, held at Chambers thereof, in the Court-House, in New York city, on the 8th day of September, 1885.

Present — Hon. CHARLES P. DALY, Chief Justice.

AUGUSTUS E. MASTERS
against
THE ECLECTIC LIFE INSURANCE
COMPANY.
IN THE MATTER OF THE FINAL
ACCOUNTING
OF
PHILO T. RUGGLES, RECEIVER, ETC.

}

Discharge of Receiver.

On reading and filing the notice of motion herein, and the report of JOHN D. AHRENS, Esq., the Referee appointed by this Court, by an order entered the 14th day of April, 1884, to pass the final account of said Receiver, together with proof of due service on all parties entitled thereto, and after hearing LEON LEWIN, attorney for the Receiver herein, in support of said motion, and no one appearing in opposition thereto, it is

Ordered, That said report be and the same is hereby confirmed in all respects; that the said Receiver be and he hereby is discharged from said receivership, and that the sureties on his bond be released and said bond be and hereby is discharged and canceled of record, and the Clerk of said court is hereby directed so to do.

NATHANIEL JARVIS, JR., Clerk.

GLOBE MUTUAL LIFE INSURANCE COMPANY.

ALDEN S. SWAN, Receiver, appointed May 10, 1884, vice JAMES D. FISH, resigned, Brooklyn, N. Y.

I. RECEIPTS.

Balance on hand June 30, 1885.....	\$141,535 48
Proceeds sale real estate	3,240 00
From bonds and mortgages.....	15,610 00
Interest	353 34
Interest on deposits	2,698 42
Miscellaneous assets.....	14 00
Profit and loss	20
Total.....	\$163,451 44

II. DISBURSEMENTS.

Paid policyholders	\$1,403 83
Bond and mortgage	9 95
General expenses	793 86
Real estate, repairs and expenses.....	328 60
Real estate, taxes and assessments	7,093 72
Fire insurance premiums.....	79 61
Stationery and printing.....	7 00
Salary account.....	2,700 00
Law expenses.. ..	6,114 53
Bond and mortgage expenses	703 31
Total.....	<u>\$19,239 41</u>
Balance on hand	<u>\$144,212 03</u>

GUARDIAN MUTUAL LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.

Interest	<u>\$250 30</u>
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II. EXPENDITURES.

Law expenses.....	\$425 00
General expenses.....	227 83
Salaries.....	1,950 00
Printing.....	49 62
Commissions to receiver.....	434 25
Total	<u>\$3,086 70</u>

KNICKERBOCKER LIFE INSURANCE COMPANY.

CHARLES H. RUSSELL, Receiver, No. 52 William street. New York.

I. RECEIPTS.

Balance on hand	\$168,907 23
Real estate rents.....	3,718 97
Real estate sold	126,561 00
Interest	8,873 44
From Baltimore deposit.....	94 00
From Virginia deposit	1,111 17
Appraisals, readjustment account	525 00
Advertising, taxes, repairs etc.....	507 08
Commissions	170 15
Fire policies canceled, etc.....	449 99
Bond and mortgage	4,000 00
Total	<u>\$314,918 03</u>

II. DISBURSEMENTS.

Taxes on real estate	\$12,144 40
Repairs to same.....	1,228 85
Perfecting title	1,387 25
Maps and sheriff's fees	10 00
Searches	755 85
Fire insurance	181 85
Auctioneer's fees.....	285 00
Advertising.....	1,599 68
Commissions on rents, etc.....	50 88
Rents returned on adjustments.	3,415 42
Interest likewise	58 50
Sales of real estate partly perfected	1,692 00
Salaries	7,069 05
Temporary clerical expenses.....	48 50
Messenger	11 60
Printing, stationery and postage	417 84
Rent	1,300 00
Furniture	142 43
Telephone.....	153 85
Janitor	97 00
Telegrams.....	7 07
Law expenses and counsel fees	20,666 89
Printing.....	49 90
Referee's fees	1,390 00
Receiver's fees.....	18,660 14
Stenographer's fees	67 65
Traveling expenses	126 85
Incidental expenses....	144 36
Bond and mortgage, investments.....	4,755 00
Dividends to policyholders.....	81,685 36
	<u>\$159,603 17</u>
Balance	<u>\$155,314 86</u>

NORTH AMERICA LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.

Interest.....	<u>\$1,335 17</u>
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II. EXPENDITURES.

Law expenses.....	\$11,044 27
General expenses.....	693 11
Printing, stationery, etc....	269 63
Salaries.....	1,800 00
Commissions to Receiver.....	2,171 65
Total.....	<u>\$15,978 66</u>

RESERVE MUTUAL LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. RECEIPTS.	
Interest.....	\$3 66
II. EXPENDITURES.	
Law expenses.....	\$2,641 59
General expenses.	16 75
Salaries.....	150 00
Commissions to Receiver.....	1,482 42
Printing.....	35 95
Total.....	\$4,326 71

WESTERN NEW YORK LIFE INSURANCE COMPANY.

D. W. TOMLINSON and O. C. PARKER, Receivers, Batavia, N. Y.

I. RECEIPTS.	
Cash on hand, as per last report.....	\$3,896 89
Interest on mortgages	1,773 85
Interest on deposits	321 05
Payments on mortgages.....	9,381 58
Globe Mutual dividend.....	1 40
Total.....	\$15,377 77
II. DISBURSEMENTS.	
County clerk's fees.....	\$26 82
Printing.....	29 00
Law and miscellaneous expenses	392 60
Total	\$448 42
Balance cash on hand.....	\$14,929 35

WIDOWS AND ORPHANS' BENEFIT LIFE INSURANCE COMPANY.

HENRY R. PIERSON, Receiver, Albany, N. Y.

I. EXPENDITURES.	
Law expenses.....	\$605 00
General expenses	33 51
Salaries	300 00
Commissions to Receiver	6 25
Total.....	\$944 76

WORLD MUTUAL LIFE INSURANCE COMPANY.

S. W. ROSENDALE, Receiver, Albany, N. Y.

I. ASSETS.

Cash in bank.....	\$1,544 68
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II. RECEIPTS.

Receiver New Jersey Mutual Life Insurance Company on account of dividend	\$925 00
Interest on deposits	39 31

Total.....	<u>\$2,508 97</u>
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III. DISBURSEMENTS.

Receiver's expenses, postage and miscellaneous items.....	<u>\$134 75</u>
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IV. LIABILITIES.

Reserve value of policies and death-claims... ..	\$184,020 17
Other claims estimated.....	12,500 00

Total.....	<u>\$196,520 17</u>
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PART III.

CO-OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENTS OF CO-OPERATIVE INSURANCE ASSOCIATIONS OR SOCIETIES TRANSACTING BUSINESS IN THE STATE OF NEW YORK, SHOWING THEIR CONDITION ON THE 31ST DAY OF DECEMBER, 1885.

ALBANY BOATMEN'S RELIEF ASSOCIATION.

MUSEUM BUILDING, ALBANY, N. Y.

[Commenced business 1874.]

ROBERT D. WILLIAMS, *President.*

SAMUEL COOK, *Secretary.*

Attorney for service of process in the State of New York, GALEN R. HITT,
Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$67 15
Assessments.....	42,297 40
Total paid by members.....	\$42,364 55
Interest.....	150 00
Received from all other sources.....	6 00
Total Income during the year.....	\$42,520 55
Balance of ledger assets December 31, 1884.....	5,551 78
Total.....	\$48,072 33

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$38,070 00
(Total paid to members.....)	\$38,070)
Medical examiners' fees.....	25 00
Salaries and other compensation of officers and other office employees.....	1,220 00
Rent.....	150 00
Advertising, \$40.50 ; printing, \$63.95 ; total.....	104 45
All other items, viz : Stationery, postage, etc.....	323 70
(Total expense of management.....)	\$1,823.15)
Disbursements during the year, deducted from above total....	\$39,893 15
Balance December 31, 1885.....	\$8,179 18

Invested as follows:

III. INVESTED ASSETS.

Cash in bank.....	\$8,179 18
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IV. LIABILITIES.

Claims and death losses due.....	\$1,220 00
Claims and death losses not due.....	2,420 00
Total Liabilities.....	\$3,640 00

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates in force December 31, 1884.....	1,467
Policies or certificates written during year 1885.....	29
Total.....	1,496
Deduct number ceased to be in force during 1885.....	295
Total policies in force December 31, 1885.....	1,201

	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	\$13,009
Losses and claims on policies or certificates incurred during the year 1885.....	25,061
Total.....	<u>\$38,070</u>
	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	<u>\$38,070</u>

ALBANY MASONIC RELIEF ASSOCIATION.

No. 116 STATE STREET, ALBANY,

[Commenced business November 29, 1870.]

HENRY I. HERSCHBERGER, *President.*

JOHN FONDA, *Secretary.*

* Attorney for service of process in the State of New York, JOHN FONDA,
116 State street, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$57 00
Assessments.....	14,807 80
Total paid by members.....	\$14,864 80
Interest.....	87 25
Received from all other sources.....	4 50
Total Income during the year.....	\$14,956 55
Balance of ledger assets December 31, 1884.....	3,341 05
Total.....	<u>\$18,297 60</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims....	\$13,044 00
Payments on assessments paid in advance.....	210 30
(Total paid to members.....	\$13,254 30)
Commissions and fees to agents.....	34 00
Salaries and traveling expenses of agents.....	2 36
Salaries and other compensation of officers and other office employes,	950 00
Rent.....	105 00
Printing.....	44 58
All other items, viz.: Postage, \$97.40 ; sundries, \$41.95 ; total.....	139 35
(Total expenses of management.....	\$1,275 29)
Disbursements during the year, deducted from above total....	<u>\$14,529 59</u>
Balance December 31, 1885.....	<u>\$3,768 01</u>

Invested as follows :

III. INVESTED ASSETS.

Cash in office, \$73.21 ; in bank, \$3,905.10 ; total.....	\$3,978 31
Total invested assets as per balance.....	\$3,978 31
Deduct depreciation from cost of assets.....	210 30
Total invested assets, less depreciation.....	<u>\$3,768 01</u>

IV. EXHIBIT OF CERTIFICATES OF POLICIES.

Business in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,082	.....
Policies or certificates written during year 1885.....	19	.....
Total	1,101	\$1,200 00
Deduct number ceased to be in force during 1885.....	42	.....
Total policies in force December 31, 1885	1,059	\$1,080 00

ALBANY MUTUAL BENEFIT ASSOCIATION.

63 SOUTH PEARL STREET, ALBANY, N. Y.

[Commenced business September 11, 1873.]

J. C. EDMUNDS, *President.*JOHN J. COX, *Secretary.*Attorney for service of process in the State of New York, FRED. E. WADHAMS,
Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$54 60
Assessments.....	7.443 70
Total paid by members.....	\$7,498 30
Interest.....	10 62
Total Income during the year.....	\$7,508 92
Balance of ledger assets December 31, 1884.....	1,251 55
Total.....	\$8,760 47

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	6,847 98
(Total paid to members..... \$6,847 98)	
Medical examiners' fees.....	27 00
Salaries and other compensation of officers and other office employés	374 91
Rent.....	79 00
Blanks and printing.....	104 75
All other items, viz.: Attorney's fees, \$63.36; stationery, \$15; directory, \$3; admission fee returned \$1; total.....	82 36
(Total expense of management..... \$668.02)	
Disbursements during the year, deducted from above total...	\$7,516 00.
Balance December 31, 1885.....	\$1,244 47

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	702
Policies or certificates written during year 1885.....	27
Total.....	729
Deduct number ceased to be in force during 1885.....	51
Total policies in force December 31, 1885.....	678

	Number.
Losses and claims on policies or certificates incurred during the year 1885	10
Losses and claims on policies or certificates paid during the year 1885.....	10

AMERICAN CO-OPERATIVE RELIEF ASSOCIATION.

WHITE MEMORIAL BUILDING, COR. SALINA AND WASHINGTON STS., SYRACUSE, N. Y.
[Commenced business November, 1880.]

HENRY L. DUGUID, *President*. DANIEL W. BEADEL, *Secretary*
Attorney for service of process in the State of New York, H. L. DUGUID, 33 and 34 White Memorial Building, corner Salina and Washington streets, Syracuse, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$2,561 81	
Annual dues	4,445 05	
Assessments	43,064 07	
Medical examiners' fees.....	619 00	
Total paid by members ..		\$50,689 03
Interest.....		712 10
Received from all other sources		36 73
Total Income during the year.....		\$51,438 82
Balance of ledger assets December 31, 1884		18,026 89
Total.....		\$69,465 71

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$34,311 80
Assessments returned to members	104 03
(Total paid to members.....	\$34,415.83)
Commissions and fees to agents	1,936 88
Salaries and traveling expenses of agents.....	2,971 71
Medical examiners' fees.....	761 66
Salaries and other compensation of office employés.....	795 25
Rent	175 00
Advanced to officers and agents, to be repaid out of salaries or commissions.....	30 48
Printing.....	344 73
All other items	1,992 50
(Total expense of management.....	\$9,008.21)
Disbursements during the year, deducted from above total....	\$43,424 04
Balance December 31, 1885.....	\$26,041 67

Invested as follows:

III. INVESTED ASSETS.

United States bonds	\$13,030 00
Cash in office, \$166.44 ; in bank, \$12,845.23 ; total.....	13,011 67
Agents' ledger balances.....	553 38
Furniture.....	297 99
Total invested assets, as per balance	\$26,893 04
Deduct depreciation from cost of assets.....	106 96
Total invested assets less depreciation.....	\$26,786 08

IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$14,000 00	
Deduct cost of collection.....	700 00	
Net amount due from members		\$13,300 00
Total of invested and other assets.....		\$40,686 08

V. LIABILITIES.

Claims and death losses due.....	\$1,500 00	
Claims and death losses, assessments not made.....	14,000 00	
Total policy claims.....		\$15,500 00
To officers or others for advance on account of expenses of organization		469 95
Total Liabilities.....		\$15,969 95

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,839	\$4,345,000
Policies or certificates written during year 1885.	619	953,500
Total.....	2,458	\$5,298,500
Deduct number ceased to be in force during 1885.....	760	1,468,500
Total policies in force December 31, 1885	1,698	\$3,830,000
		Amount.
Losses and claims on policies or certificates unpaid December 31, 1884		\$7,287 34
Losses and claims on policies or certificates incurred during the year 1885.....		39,000 00
Total		\$46,287 34
		Amount.
Losses and claims on policies or certificates paid during the year 1885		\$34,311 80

AMERICAN KNIGHTS OF PROTECTION.

No. 322 COURT STREET, BROOKLYN, N. Y.

[Commenced business March 31, 1885.]

STANHOPE M. McMURRAY, *President.*

JOSEPH WILLIAM SCHMIDT, *Secretary.*

Attorney for service of process in the State of New York, JOHN REYNOLDS,
No. 561 Carlton avenue, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$605 50	
Annual dues.....	294 41	
Assessments	258 95	
Total paid by members.....		\$1,158 86
Received from all other sources, viz.: Loans and commissions....		300 00
Total Income during the year.....		\$1,458 86

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$9 25
(Total paid to members..... \$9.25)	
Commissions and fees to agents.....	217 00
Salaries and traveling expenses of agents.....	16 00
Salaries and other compensation of officers and other office employés,	39 32
Rent.....	152 50
Printing.....	450 80
All other items.....	223 97
(Total expense of management..... \$1,099.59)	

Disbursements during the year, deducted from above total.... \$1,108 84

Balance December 31, 1885 \$350 02

Invested as follows:

III. INVESTED ASSETS.

Cash in office.....	\$49 22
Agents' ledger balances.....	300 80
Total invested assets, as per balance.....	\$350 02

IV. LIABILITIES.

Due for salaries, rent and office expenses.....	\$2,130 75
All other liabilities of the Company, viz : Borrowed money.....	306 20
Total Liabilities.....	\$2,436 95

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1885.....	165	\$327,000 00
Deduct number ceased to be in force during 1885.....	1	2,000 00
Total policies in force December 31, 1885.....	164	\$325,000 00

	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	\$9 25
Losses and claims on policies or certificates paid during the year 1885.....	9 25

AMERICAN PROTECTIVE ASSOCIATION.

No. 464 GRAND STREET, BROOKLYN, N. Y.

[Commenced business February 12, 1883.]

JOHN H. SNYDER, *President.*

D. C. DEMERITT, *Secretary.*

Attorney for service of process in the State of New York, LEWIS P. GROVER,
270 South Fifth street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Weekly dues.....	\$3 053 21
Balance of ledger assets December 31, 1884.....	112 33
Total.....	\$3,165 54

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,096 75
Assessments returned to members.....	10 00
(Total paid to members.....	\$1,106.75)
Commissions and fees to agents.....	713 64
Commissions and fees to officers and directors.....	133 75
Medical examiners' fees.....	294 42
Salaries and other compensation of officers and other office employes.....	385 66
Rent.....	135 00
Advertising; \$22.41; printing, \$56.91; total.....	79 32
All other items	95 95
(Total expense of management.....	\$1,835.75)
Disbursements during the year, deducted from above total....	\$2,944 50
Balance December 31, 1885	\$223 04

III INVESTED ASSETS.

Cash in office.....	\$223 04
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IV. OTHER ASSETS.

Weekly payments or premiums in process of collection, not yet due,	\$3,153 32
Deduct cost of collection	630 66
Net amount due from members.....	2,522 66
All other assets	106 00
Total of invested and other assets	\$2,851 70

V. LIABILITIES.

Claims and death losses due	\$50 00
Claims and death losses not due.....	110 00
Total policy claims	\$160 00
All other liabilities of the Company.....	1,303 87
Total Liabilities.....	\$1,463 87

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Business in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	626	\$31,086 00
Policies or certificates written during year 1885.....	496	20,947 35
Total.....	1,122	\$52,033 35
Deduct number ceased to be in force during 1885.....	205	8,157 35
Total policies in force December 31, 1885	917	\$43,876 00
Losses and claims on policies or certificates incurred during the year 1885.....	229	\$1,266 75
Losses and claims on policies or certificates paid during the year 1885	226	1,096 75

BANK CLERKS' MUTUAL BENEFIT ASSOCIATION.

No. 14 PINE STREET, NEW YORK CITY.

E. T. HULST, *President*.

[Commenced business 1867.]

F. C. ELDER, *Secretary*.Attorney for service of process in the State of New York, MILLER, PECKHAM & DIXON,
Drexel Building, corner Broad and Wall streets, New York.

I. INCOME DURING 1885.

Assessments.....	\$16,397 00
Medical examiners' fees.....	57 50
Total paid by members.....	\$16,454 50
Interest.....	3,961 14
Received from all other sources, viz.: Donated by banks.....	2,075 00
Donated by individuals.....	927 00
Total Income during the year.....	\$23,417 64
Balance of ledger assets, December 31, 1884.....	102,506 94
Total.....	\$125,924 58

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$21,069 00
(Total paid to members.....	\$21,069.00)
Medical examiners' fees.....	57 50
Salaries and other compensation of officers and other office employes,	300 00
Printing.....	422 00
All other items.....	213 93
(Total expenses of management.....	\$993.43)
Disbursements during the year, deducted from above total....	\$22,062 43
Balance December 31, 1885	\$103,862 15

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$60,000 00
Brooklyn city water bonds.....	18,000 00
Cash in office, \$608.95; in bank, \$25,253.20; total.....	25,862 15
Total invested assets, as per balance.	\$103,862 15

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business.

	Number.
Policies or certificates in force December 31, 1884.....	1,176
Policies or certificates written during year 1885.....	23
Total.. ..	1,199
Deduct number ceased to be in force during 1885.....	28
Total policies in force December 31, 1885.....	1,171
	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	\$21,069
Losses and claims on policies or certificates paid during the year 1885.....	21,069

BANKERS AND MERCHANTS' ALLIANCE.

No. 170 BROADWAY, NEW YORK.

[Commenced business November 21, 1881.]

GEORGE W. LAIRD, *President.*

HENRY W. POPE, *Secretary.*

Attorney for service of process in the State of New York, W. J. UNDERWOOD, JR.,
170 Broadway, New York.

I. INCOME DURING 1885.

Annual dues.....	\$7,291 00
Assessments.....	10,403 37
	<hr/>
Total Income during the year.....	\$17,684 37
Balance of ledger assets December 31, 1884.....	2,648 56
	<hr/>
Total..	\$20,332 93

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$8,203 20
(Total paid to members.....	\$8,203.20)
Traveling expenses of agents.....	536 45
Salaries and other compensation of officers and other office employes	3,956 76
Rent.....	450 00
Advertising, \$111.80; printing, \$334.78; total.....	446 58
All other items.....	1,306 51
(Total expense of management.....	\$6,696.30)
	<hr/>
Disbursements during the year, deducted from above total....	\$14,899 50
	<hr/>
Balance December 31, 1885	\$5,433 43

Invested as follows :

III. INVESTED ASSETS.

Cash in office, \$606.01; in bank, \$4,827.42; total.....	\$5,433 43
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Business in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	640	\$3,386,000
Policies or certificates written during year 1885.....	111	603,500
	<hr/>	<hr/>
Total.....	751	\$3,989,500
Deduct number ceased to be in force during 1885	31	187,000
	<hr/>	<hr/>
Total policies in force December 31, 1885.....	720	\$3,802,500
	<hr/>	<hr/>
		Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	.....	\$8,203 20

BAY STATE BENEFICIARY ASSOCIATION.

WESTFIELD, MASS.

[Commenced business June 2, 1881.]

JOHN R. REED, *President.* SAMUEL C. GAYLORD, *Secretary*
Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y

I. INCOME DURING 1885.	
Membership fees.....	\$11,680 00
Annual dues.....	20,762 10
Assessments.....	123,457 31
Medical examiners' fees.....	1,780 00
Total paid by members	\$157,679 41
Received from all other sources	272 00
Total Income during the year.	\$157,951 41
Balance of ledger assets December 31, 1884.....	16,723 94
Total.....	\$174,675 35

II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$103,100 00
(Total paid to members.....	\$103,100)
Commissions and fees to agents.....	14,151 79
Salaries and traveling expenses of agents.....	9,040 52
Medical examiners' fees.....	2,064 65
Salaries and other compensation of officers and other office employés,	4,687 89
Rent, \$200; commuted commissions, \$79 84; total.	279 84
Advertising, \$227.14; printing, \$1,140.58; total.....	1,367 72
All other items, viz.: Legal expenses, \$784.14; sundries, \$293.24;	
postage, \$1,569.31; total.....	2,646 69
(Total expense of manâgement.....	\$34,239.10)
Disbursements during the year, deducted from above total....	\$137,339 10
Balance December 31, 1885.....	\$37,336 25

Invested as follows

III. INVESTED ASSETS.	
Hampden County bonds.....	\$25,940 00
Cash in bank.....	11,396 25
Total invested assets, as per balance.....	\$37,336 25

IV. OTHER ASSETS.	
Mortuary assessments not yet due.....	23,000 00
Total of invested and other Assets.....	\$60,336 25

V. LIABILITIES.	
Claims and death losses not due	\$29,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	5,172	\$15,930,000	.....	.....
Policies or certificates written during year 1885.....	1,780	5,389,000	333	\$1,224,000
Total.....	6,952	\$21,319,000	.....	.....
Deduct number ceased to be in force during 1885....	459	1,377,000	.....	.....
Total policies in force December 31, 1885.....	6,493	\$19,942,000	.....	.....

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	10	\$28,000	.....	.....
Losses or claims on policies or certificates incurred during the year 1885	34	94,100	1	\$4,000
Total.....	44	\$122,100	1	\$4,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	35	\$103,100	1	\$4,000

BENAI BERITH INDEPENDENT ORDER.

908 THIRD AVENUE, NEW YORK.

[Commenced business April 27, 1873.]

JULIUS A. LEVY, *President.*

S. HAMBURGER, *Secretary.*

Attorney for service of process in the State of New York, S. HAMBURGER,
908 Third avenue, New York.

I. INCOME DURING 1885.	
Assessments.....	\$136,794 70
II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$107,000 00
(Total paid to members.....	\$107,000)
Salaries and other compensation of officers and other office employés.....	2,000 00
All other items, viz.: Postage, stationery, etc.....	103 91
(Total expense of management.....	\$2,103.91)
Disbursements during the year, deducted from above total....	\$109,103 91
Balance December 31, 1885....	\$27,685 85

BOOKBINDERS' PROVIDENT ASSOCIATION.

150 NASSAU STREET (ROOM 8), NEW YORK.

[Commenced business January, 1863.]

ROBERT RUTTER, *President.*

E. J. CAMPBELL, *Secretary.*

Attorney for service of process in the State of New York, R. RUTTER.
No. 116 East Fourteenth street, New York.

I. INCOME DURING 1885.	
Membership fees	\$84 00
Assessments.....	18,368 90
Total paid by members.....	\$18,432 90
Interest.....	53 72
Rents.....	103 00
Received from all other sources	4 30
Total Income during the year.	\$18,593 92
Balance of ledger assets December 31, 1884	2,279 45
Total.....	\$20,873 37

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$17,764 00
(Total paid to members.....)	\$17,764)
Salaries	1,228 57
Rent	185 00
Printing..	98 50
All other items.....	9 78
(Total expense of management.....)	\$1,521.85)
Disbursements during the year, deducted from above total.	\$19,285.85
Balance December 31, 1885	\$1,587 53

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$203.42; in bank, \$1,384.10; total	\$1,587 52
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

Number.

Policies or certificates in force December 31, 1884.....	957
Policies or certificates written during year 1885.....	31
Total.....	988
Deduct number ceased to be in force during 1885.....	74
Total policies in force December 31, 1885.....	914

Amount.

Losses and claims on policies or certificates paid during the year 1885..	\$17,764 00
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BOOKBINDERS' PROVIDENT ASSOCIATION No. 2.

150 NASSAU STREET (ROOM 8), NEW YORK.

[Commenced business June, 1873.]

WM. H. ORTON, *President*.E. J. CAMPBELL, *Secretary*.Attorney for service of process in the State of New York, R. RUTTER,
116 East Fourteenth street, New York.

I. INCOME DURING 1885.

Membership fees.....	\$25 20
Assessments	5,453 70
Total Income during the year.....	\$5,478 90
Balance of ledger assets December 31, 1885.....	980 72
Total.....	\$6,459 62

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$5,246 00
(Total paid to members.....)	\$5,246)
Salaries and traveling expenses of agents.....	261 50
Medical examiners' fees.....	65 00
Rent	60 00
Printing.....	54 35
All other items, viz.: Postage.....	81 11
(Total expense of management	\$521.96)
Disbursements during the year, deducted from above total....	\$5,767 96
Balance December 31, 1885	\$691 66

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884	604
Policies or certificates written during year 1885.....	12
Total	616
Deduct number ceased to be in force during 1885	43
Total policies in force December 31, 1885.....	573

BOOKSELLERS AND STATIONERS' PROVIDENT ASSOCIATION.

No. 60 DUANE STREET, NEW YORK.

[Commenced business May 1, 1879.]

CHARLES T. DILLINGHAM, *President.*

ANDREW GEYER, *Secretary.*

Attorney for service of process in the State of New York, S. BURDETT HYATT,
Marine Court, New York city.

I. INCOME DURING 1885.

Membership fees.....	\$108 00
Assessments	5,413 20
Total Income during the year.....	\$5,521 20
Balance of ledger assets December 31, 1884	1,493 96
Total.	\$7,015 16

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$5,157 00
(Total paid to members ..	\$5,157)
Commissions and fees to agents	8 00
vertising, blanks and printing.....	262 04
(Total expense of management.....	\$270.04)
Disbursements during the year, deducted from above total	\$5,427 04
Balance December 31, 1885.....	\$1,588 12

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$900.40; in bank, \$687.72; total.....	\$1,588 12
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884	846
Policies or certificates written during year 1885.....	42
Total.....	888
Deduct number ceased to be in force during 1885.....	73
Total policies in force December 31, 1885.....	815

	Number.
Losses and claims on policies or certificates unpaid December 31, 1884....	1
Losses and claims on policies or certificates incurred during the year 1885..	9
Total.....	10
	Number.
Losses and claims on policies or certificates paid during the year 1885	9

BROOKLYN MASONIC MUTUAL RELIEF ASSOCIATION.

No. 9 WILLOUGHBY STREET, BROOKLYN, N. Y.

[Commenced business March 1867.]

L. F. BRIGGS, *President.*

GEO. M. ANDERSON, *Secretary.*

Attorney for service of process in the State of New York, GEO. M. ANDERSON,
9 Willoughby street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$43 00
Assessments ..	14,249 85
Total paid by members.....	\$14,292 85
Interest.....	60 50
Received from all other sources.....	268 00
Total Income during the year.....	\$14,621 35
Balance of ledger assets December 31, 1884.....	2,778 27
Total.....	\$17,399 62

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$12,930 00
(Total paid to members.	\$12,930)
Rent.....	78 00
Advertising and printing.....	123 63
All other items, viz.: Postage.....	36 75
(Total expense of management.....	\$238.38)
Disbursements during the year, deducted from above total...	\$13,168 38
Balance December 31, 1885....	\$4,231 24

Invested as follows :

III. INVESTED ASSETS.

Cash in bank.....	\$4,231 24
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$1,000 00
Mortuary assessments due and unpaid on membership in force.....	429 85
Total due from members.....	1,429 85
Total of invested and other Assets.....	\$5,661 09

V. LIABILITIES.

Claims and death losses due.....	\$3,572 10
Claims and death losses, assessments not made.....	1,000 00
Total Liabilities.....	\$4,572 10

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	1,021
Policies <u>or</u> certificates written during year 1885.....	18
Total.....	1,039
Deduct number ceased to be in force during 1885.....	38
Total policies in force December 31, 1885.....	1,001
Amount.	
Losses and claims on policies or certificates unpaid December 31, 1884.....	\$2,604 10
Losses and claims on policies or certificates incurred during the year 1885.....	15,888 00
Total.....	\$18,492 10
Amount.	
Losses and claims on policies or certificates paid during the year 1885....	\$12,930 10

BROOKLYN MUTUAL AID ASSOCIATION.

374 GOLD STREET, BROOKLYN, N. Y.

[Commenced business November, 1875.]

WM. MADDREN, *President.* E. J. CAMPBELL, *Secretary.*
Attorney for service of process in the State of New York, WM. MADDREN, M. D.,
1 Hanson Place, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees	\$8 00
Assessments.....	1,449 00
Total paid by members.....	\$1,457 00
Interest.....	3 24
Total Income during the year.....	\$1,460 24
Balance of ledger assets December 31, 1884	430 34
Total.....	\$1,890 58

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,482 00
(Total paid to members	\$1,482)
Printing.....	5 25
All other items.	6 50
(Total expense of management.....	\$11.75)
Disbursements during the year, deducted from above total....	\$1,493 75
Balance December 31, 1885	\$396 83

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	229
Policies or certificates written during year 1885	4
Total.....	233
Deduct number ceased to be in force during 1885.....	40
Total policies in force December 31, 1885.....	193

BROOKLYN VOLUNTEER FIREMEN'S ASSOCIATION.

BROOKLYN, N. Y.

[Commenced business January 15, 1885.]

JOHN COURTNEY, *President.*

JOHN F. MURTAGH, *Secretary.*

I. INCOME DURING 1888.

Membership fees.....	\$507 00
Annual dues.....	576 42
Assessments.....	225 50
For badges.....	157 50
Total Income during the year	\$1,466 42

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$100 00
(Total paid to members..... \$100)	
Advertising, \$22.35; printing, \$234.65; total.....	257 00
All other items, viz.: Badges, sundries, etc	222 80
(Total expense of management..... \$479.80)	
Disbursements during the year, deducted from above total ..	\$579 80
Balance December 31, 1885	\$886 62

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1885.....	447	\$44,700
Deduct number ceased to be in force during 1885.....	1	100
Total policies in force Dccember 31, 1885.....	446	\$44,600

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	1	\$100
Losses and claims on policies or certificates paid during the year 1885.....	1	100

BUFFALO MUTUAL ACCIDENT ASSOCIATION.

CHAPIN BLOCK (ROOM 50), WEST SWAN STREET, BUFFALO, N. Y.

[Commenced business April 21, 1883.]

WM. H. SLOCUM, *President*.

CHARLES G. READ, *Secretary*.

Attorney for service of process in the State of New York, CHAS. G. READ,
Chapin Block (Room 50), Buffalo, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$846 75
Assessments.....	1,774 95
	<hr/>
Total income during the year.....	\$2,621 70
Balance of ledger assets December 31, 1884.....	18 21
	<hr/>
Total.....	\$2,639 91
	<hr/>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,074 03
(Total paid to members.....	\$1,074.03)
Commissions and fees to agents.....	846 75
Salaries and traveling expenses of agents.....	21 25
Medical examiners' fees.....	12 00
Salaries and other compensation of officers and other office employes,	228 46
Rent.....	30 00
Advertising, \$11.84; printing, \$136.75; total.....	148 59
All other items, viz.: Postage, \$164.95; office furniture, \$23.50;	
stationery, \$5.65; total.....	194 10
(Total expense of management.....	\$1,481.15)
	<hr/>
Disbursements during the year, deducted from above total....	\$2,555 18
	<hr/>
Balance December 31, 1885.....	\$84 73
	<hr/> <hr/>

Invested as follows:

III. INVESTED ASSETS.

Cash in office.....	\$84 73
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$741 10
Deduct cost of collection.....	55 00
	<hr/>
Net amount due from members.....	686 10
All other assets, viz.: Office furniture, etc.....	42 50
	<hr/>
Total of invested and other assets.....	\$813 33
	<hr/> <hr/>

V. LIABILITIES.

Claims and death losses not due.....	\$245 40
Claims and death losses resisted.....	398 68
	<hr/>
Total policy claims.....	\$644 08
Due for salaries, rent and office expenses.....	20 00
To officers or others for advance on account of expenses of organiza-	
tion.....	100 00
All other liabilities of the Company.....	49 25
	<hr/>
Total Liabilities.....	\$813 33
	<hr/> <hr/>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	312
Policies or certificates written during year 1885.....	322
Total ..	634
Deduct number ceased to be in force during 1885.. . .	382
Total policies in force December 31, 1885.....	252

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1884.	12	\$309 89
Losses and claims on policies or certificates incurred during the year 1885.....	70	1,669 11
Total.....	82	\$1,979 00

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	46	\$1,074 03

BUFFALO MUTUAL LIFE AND RESERVE ASSOCIATION.

BUFFALO, N. Y.

[Commenced business March 3, 1883.]

M. M. FENNER, *President.*

J. W. WOODRUFF, *Secretary.*

Attorney for service of process in the State of New York, J. W. WOODRUFF,
No. 202 Main street, Buffalo, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$8,822 00
Annual dues	3,807 00
Assessments.....	17,426 25
Medical examiners' fees.....	1,639 00
Total paid by members.....	\$31,694 25
Interest	189 63
Received from all other sources.....	10 60
Total Income during the year.....	\$31,894 48
Balance of ledger assets December 31, 1884.....	4,492 58
Total.....	\$36,297 06

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$12,463 49
Assessments returned to members.....	31 20
(Total paid to members.....	\$12,494.69)
Commissions and fees to agents	8,932 17
Commissions and fees to officers and directors.....	721 80
Salaries and traveling expenses of agents.....	1,785 39
Medical examiners' fees.....	1,407 40
Salaries and other compensation of officers and other office employés,	3,007 51
Rent, \$150.50; taxes, \$20; total.....	170 50
Advertising, \$8.90; printing, \$895.13; total.....	904 03

All other items, viz.: Postage, \$517.31; office fixtures, expenses,
etc., \$441.90; total.....\$959 21
(Total expense of management.....\$17,888.01)

Disbursements during the year, deducted from above total....\$30,382 70

Balance December 31, 1885.....\$5,914 36

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens, reserve fund,\$4,200 00
Cash in office, \$376.89 ; in bank, \$34.01 ; total.....410 90
Agents' ledger balances.....1,239 46
Other items64 00

Total invested assets as per balance...\$5,914 36

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....\$3,324 00
Annual payments or premiums in process of collection, not yet due.801 00
Total due from members.....\$4,125 00
Deduct cost of collection303 25

Net amount due from members3,819 75
Furniture and fixtures, \$404.50 ; all other assets, \$3,610 ; total....4,014 50

Total of invested and other assets.....\$13,748 61

V. LIABILITIES.

Claims and death losses not due.....\$3,000 00
Due for salaries, rent and office expenses3,710 55

Total Liabilities.....\$5,710 55

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,832	\$2,832,000	2,468	\$2,468,000
Policies or certificates written during year 1885.....	1,626	1,626,000	1,494	1,494,000
Total	4,458	\$4,458,000	3,962	\$3,962,000
Deduct number ceased to be in force during 1885.....	1,007	1,007,000	874	874,000
Total policies in force December 31, 1884	3,451	\$3,451,000	3,088	\$3,088,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1885	12	\$12,000	12	\$12,000
Losses and claims on policies or certificates incurred				
during the year 1885.....	11	11,000	9	9,000
Total.....	23	\$23,000	21	\$21,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during				
the year 1885.....	19	\$19,000	19	\$19,000

BUILDERS' AND MANUFACTURING MUTUAL
BENEFIT ASSOCIATION.

239 BROADWAY, NEW YORK,

[Commenced business March, 1882.]

JOHN J. TUCKER, *President.*

AMOS J. BICKNELL, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM T. COMSTOCK,
No. 256 West Fifty-fifth street, New York.

I. INCOME DURING 1885

Membership fees.....	\$584 67
Annual dues.....	752 00
Assessments.....	1,192 90
Medical examiners' fees.....	109 50
Total Income during the year.....	\$2,639 07
Balance of ledger assets December 31, 1884.....	1,083 95
Total	\$3,723 02

(II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,240 50
(Total paid to members.....	\$1,240.50)
Commissions and fees to officers and directors.....	190 00
Medical examiners' fees.....	109 50
Salaries and other compensation of officers and other office employes,	541 67
Rent	400 00
Advertising, \$85; printing, \$75; total.....	160 00
All other items	45 00
(Total expense of management.....	\$1,446.17)
Disbursements during the year, deducted from above total...	\$2,686 67
Balance December 31, 1885	\$1,036 35

Invested as follows:

III. INVESTED ASSETS.

Cash in bank	\$1,036 35
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	336
Policies or certificates written during year 1885.....	88
Total.....	424
Deduct number ceased to be in force during 1885.....	34
Total policies in force December 31, 1885.....	390

CATHOLIC BENEVOLENT LEGION, SUPREME COUNCIL.

38 COURT STREET, BROOKLYN, N. Y.

[Commenced business October 12, 1881.]

JOHN D. KIELEY, JR., *President.*

JOHN P. CARROLL, *Secretary.*

Attorney for service of process in the State of New York, JOHN R. KUHN, 26 Court street,
Brooklyn, N. Y.

I. INCOME DURING 1885.	
Assessments	\$168,810 23
Interest.....	175 97
Received from all other sources	6,327 06
<hr/>	
. Total Income during the year... ..	\$175,313 26
Balance of ledger assets December 31, 1884	4,270 17
<hr/>	
Total.....	\$179,583 43

II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$162,000 00
(Total paid to members	\$162,000)
All other items	6,711 47
(Total expense of management.....	\$6,711.47)
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Disbursements during the year, deducted from above total....	\$168,711 47
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Balance December 31, 1885	\$10,871 96

III. EXHIBIT OF CERTIFICATES OR POLICIES.			
Total business — Business in New York.			
	Number.	Number.	
Policies or certificates in force December 31, 1884.....	5,637	3,078	
Policies or certificates written during year 1885	2,963	1,713	
<hr/>		<hr/>	
Total.....	8,600	4,791	
Deduct number ceased to be in force during 1885	349	235	
<hr/>		<hr/>	
Total policies in force December 31, 1885	8,251	4,556	

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	4	\$9,500	2	\$1,500
Losses and claims on policies or certificates incurred during the year 1885..	74	220,500	32	82,500
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	78	\$230,000	34	\$84,000
	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	54	\$162,000	24	\$58,000
	<hr/>	<hr/>	<hr/>	<hr/>

CATHOLIC KNIGHTS OF AMERICA, ORDER OF.

LEBANON, KY.

[Commenced business May 1, 1877.]

WILLIAM E. RUSSELL, *President.*

JOHN BARR, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Charter fees.....	\$520 00
Per capita tax.....	18,703 50
Assessments.....	206,598 42
Total paid by members.....	\$325,821 92
Interest.....	30 00
Received from all other sources.....	3,230 47
Total Income during the year.....	\$329,082 39
Balance of ledger assets December 31, 1884.....	2,478 26
Total.....	\$331,560 65

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$293,100 00
(Total paid to members..... \$293,100)	
Salaries and other compensation of officers and other office employes,	4,100 00
Advanced to officers and agents of sinking fund	7,540 05
All other items, viz.: General supplies and expenses of last council,	17,612 31
(Total expense of management... .. \$29,252.36)	
Disbursements during the year, deducted from above total....	\$322,352 36
Balance December 31, 1885	\$9,208 29

III. INVESTED ASSETS.

Cash in hands of treasurer, \$9,208.29; in bank, \$7,540.05; total...	\$16,748 34
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$20,000 00
Mortuary assessments due and unpaid on memberships in force.....	50,250 75
Total due from members.....	70,250 75
All other assets, viz: Furniture, supplies, etc.....	1,600 00
Total of invested and other assets.....	\$88,599 09

V. LIABILITIES.

Claims and death losses due.....	\$53,900 00
Claims and death losses, assessments not made.....	20,000 00
Total policy claims	\$73,900 00
Due for salaries, rent and office expenses.....	917 33
All other liabilities of the company.....	551 59
Total Liabilities.....	\$75,368 92

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies and certificates in force December 31, 1884.....	12,608	744
Policies or certificates written during year 1885.....	2,721	256
Total.....	15,329	.....
Deduct number ceased to be in force during 1885.....	896	.. .....
Total policies in force December 31, 1885.....	14,433	1,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884....	\$60,000 00	1	\$2,000 00
Losses and claims on policies or certificates incurred during the year 1885,	307,000 00	13	26,000 00
Total	\$367,000 00	.....	\$28,000 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885....	\$293,100 00	.....	\$16,000 00

CATHOLIC MUTUAL BENEFIT ASSOCIATION, SUPREME COUNCIL.

ALLEGANY, N. Y.

[Commenced business February 27, 1879.]

W. C. SHIELDS, Corry, Pa., *President.*

C. J. HICKEY, Allegany, N. Y., *Secretary.*

Attorney for service of process in the State of New York. JAMES MARTIN,
Niagara Falls, N. Y.

I. INCOME DURING 1885.

Annual dues.....	\$1,368 50
Assessments	170,952 18
Total paid by members.....	\$172,320 68
Received from all other sources, viz.: Supplies, etc.....	892 32
Total Income during the year.....	\$173,213 00
Balance of ledger assets December 31, 1884	2,031 69
Total	\$175,244 69

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$172,000 00
(Total paid to members	\$172,000)
Salaries and other compensation of officers and other office employes,	800 00
All other items, viz.: Office expenses.....	1,019 17
(Total expense of management.....	\$1,819.17)
Disbursements during the year, deducted from above total....	\$173,819 17
Balance December 31, 1885	\$1,425 53

Invested as follows :

III. INVESTED ASSETS.		
Cash in bank		\$1,425 52
IV. OTHER ASSETS.		
Mortuary assessments not yet due.....	\$50,000 00	
Annual payments or premiums due and unpaid on memberships in force	1,500 00	
Total due from members		51,500 00
All other assets		1,000 00
Total of invested and other assets		<u>\$53,925 52</u>

V. LIABILITIES.		
Claims and death losses not due	\$36,000 00	
Claims and death losses, assessments not made.....	12,000 00	
Claims and death losses resisted	2,000 00	
Total Liabilities.....		<u>\$50,000 00</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1884.....	9,622	5,078
Policies or certificates written during year 1885.....	2,436	942
Total	12,058	6,020
Deduct number ceased to be in force during 1885	472	184
Total policies in force December 31, 1885..	<u>11,586</u>	<u>5,836</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	15	\$30,000	10	\$20,000
Losses and claims on policies or certificates incurred during the year 1885	71	142,000	34	68,000
Total.....		<u>\$172,000</u>		<u>\$88,000</u>
Losses and claims on policies or certificates paid during the year 1885.....				
			Amount.	Amount.
			<u>\$172,000</u>	<u>\$88,000</u>

CENTRAL NEW YORK ACCIDENT AND RELIEF ASSOCIATION.

No. 51 EAST STATE STREET, ITHACA, N. Y.

[Commenced business December 29, 1880.]

LEVI KENNEY, *President.* F. M. BUSH, *Secretary.*
Attorney for service of process in the State of New York, O. P. HYDE, Ithaca, N. Y.

I. INCOME DURING 1885.		
Membership fees.....	\$1,075 00	
Annual dues.....	1,954 68	
Assessments.....	2,577 03	
Medical examiners' fees.	215 00	
Total Income during the year		\$5,821 71
Balance of ledger assets December 31, 1884.....		166 30
Total.....		<u>\$5,988 01</u>

II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$2,636 62
(Total paid to members	\$2,636.62)
Commissions and fees to agents	1,075 00
Commissions and fees to officers and directors.....	455 50
Salaries and traveling expenses of agents	426 00
Medical examiners' fees.	215 00
Salaries and other compensation of officers and other office employés,	266 00
Rent	109 92
Advertising, \$40.50; blanks and printing, \$41.57; total....	82 07
All other items.....	139 75
(Total expense of management.....	\$2,769 24)
<hr/>	
Disbursements during the year, deducted from above total....	\$5,405 86
<hr/>	
Balance December 31, 1885.....	\$582 15
<hr/>	

Invested as follows:

III. INVESTED ASSETS.	
Cash in bank.....	\$582 15
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.		
<i>Total business, all in New York.</i>		
	Number.	Amount.
Policies or certificates in force December 31, 1884	769	\$17,325 00
Policies or certificates written during year 1885.....	215	.....
<hr/>		<hr/>
Total	984	.....
Deduct number ceased to be in force during 1885.....	7	.....
<hr/>		<hr/>
Total policies in force December 31, 1885.....	977	\$2,121,500 00
<hr/>		<hr/>
	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885	4	\$2,576 61
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CHAUTAUQUA MUTUAL LIFE ASSOCIATION

ELLIOTT BLOCK, ERIE STREET, MAYVILLE, N. Y.

[Commenced business February 4, 1884.]

JAMES GRANGER, *President.*

WILLIS H. TENNANT, *Secretary.*

Attorney for service of process in the State of New York, W. H. TENNANT, Mayville, N. Y.

I. INCOME DURING 1885.	
Membership fees.....	\$1,902 76
Annual dues.....	396 30
<hr/>	
Total paid by members	\$2,299 06
Received from all other sources, viz.: Loans by managers.	37 13
<hr/>	
Total Income during the year.....	\$2,336 19
Balance of ledger assets December 31, 1884.....	753 75
<hr/>	
Total.....	\$3,089.94
<hr/>	
II. DISBURSEMENTS DURING 1885.	
Commissions and fees to agents	\$2,085 56
Advertising, \$22.05; printing, \$150; total.....	172 05

All other items, viz.: Loans and advancements, \$400; sundry expenses, \$44.23; total..... \$444 23
(Total expense of management \$2,701.84)

Disbursements during the year, deducted from above total.... \$2,701 84

Balance December 31, 1885..... \$388 10

Invested as follows:

III. INVESTED ASSETS.

Cash in bank..... \$88 10
Other items, viz.: Books, printing, stationery, etc..... 300 00

Total invested assets as per balance \$388 10

IV. OTHER ASSETS.

Annual payments or premiums in process of collection, not yet due.. \$789 00
Deduct cost of collection 39 45
Net amount due from members 749 55

Total of invested and other assets \$1,137 65

V. LIABILITIES.

Borrowed money..... \$182 21
All other liabilities of the Company 93 56

Total Liabilities..... \$275 77

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number	Amount.
Policies or certificates in force December 31, 1884	120	\$272,000 00
Policies or certificates written during year 1885.....	307	536,000 00
Total.....	427	\$808,000 00
Deduct number ceased to be in force during 1885.....	7	19,000 00
Total policies in force December 31, 1885	420	\$789,000 00

CHENANGO MUTUAL RELIEF ASSOCIATION.

OXFORD, N. Y.

[Commenced business August 15, 1881.]

GERRIT H. PERKINS, *President.* CHARLES W. BROWNE, *Secretary.*
Attorney for service of process in the State of New York, WILLIAM R. MYGATT, Oxford, N. Y.

I. INCOME DURING 1885.

Membership fees \$1,260 00
Annual dues..... 1,102 00
Assessments..... 2,579 15
Total paid by members .. \$4,941 15
Received from all other sources 4 00
Total Income during the year..... \$4,945 15
Balance of ledger assets December 31, 1884 342 07
Total..... \$5,287 22

II. DISBURSEMENTS DURING 1885.	
Losses and claims	\$1,661 25
(Total paid to members.....	\$1,661.25)
Commissions and fees to agents	1,382 34
Salaries and other compensation of officers and other office employes,	722 00
Advertising, \$11 ; printing, \$140 ; total	151 00
All other items.....	224 99
(Total expense of management	\$2,483.33)
Disbursements during the year, deducted from above total....	\$4,141 58
Balance December 31, 1885	\$1,145 64

Invested as follows:	
III. INVESTED ASSETS.	
Cash in office, \$6.79 ; in bank, \$1,027.59 ; total.....	\$1,034 38
Agents' ledger balances.....	111 26
Total invested assets as per balance.....	\$1,145 64

IV. EXHIBIT OF CERTIFICATES OR POLICIES.	
Total business, all in New York.	
	Number.
Policies or certificates in force December 31, 1884.....	415
Policies or certificates written during year 1885	420
Total.....	835
Deduct number ceased to be in force during 1885.....	89
Total policies in force December 31, 1885.....	746
	Number. Amount.
Losses and claims on policies or certificates incurred during the year 1885... ..	3 \$1,661 25
Losses and claims on policies or certificates paid during the year 1885.	3 1,661 25

CHOSEN FRIENDS, ORDER OF, SUPREME COUNCIL.

INDIANAPOLIS, IND,	
[Commenced business May 28, 1879.]	
H. MORSE, <i>President.</i>	T. B. LINN, <i>Secretary</i>
Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.	
I. INCOME DURING 1885.	
Membership fees, relief fund certificates.....	\$2,111 39
Annual dues, <i>per capita</i> tax.....	15,152 00
Assessments.....	461,862 59
Medical examiners' fees (Supreme).....	2,195 40
Total paid by members.....	\$487,321 38
Interest	258 83
Received from all other sources, viz. : Dispensations, \$37; sale of supplies, \$4,318.48; sundry accounts, \$609.70.....	4,965 18
Total Income during the year.....	\$492,545 39
Balance of ledger assets December 31, 1884	31,413 32
Total.....	\$523,958 71

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$454,250 00
(Total paid to members	\$454,250)
Medical examiners' fees.....	2,195 40
Salaries and other compensation of officers and other office employes,	10,621 47
Rent	410 83
Advertising, \$148.15; printing, \$1,415.14	1,563 29
All other items, viz.: Supplies purchased, \$1,907.84; office furni- ture, \$877; current expenses, \$4,955.06; session Supreme Council, \$5,959.15; attorneys' fees and court costs, \$864.50; investigating claims, \$799.45; total	15,363 00
(Total expense of management	\$30,153.99)
Disbursements during the year, deducted from above total....	\$484,403 99
Balance December 31, 1885.....	\$39,554 72

Invested as follows:

III. INVESTED ASSETS.

National Benefit Association stock	\$2,663 78
Cash in office, \$452.80; in bank, \$27,879.52; total	28,322 32
Ledger balances.....	4,031 77
Other items: Office furniture, \$1,676.98 ; supplies, \$2,849.87; total,	4,526 85
Total invested assets as per balance.....	\$39,554 72

IV. OTHER ASSETS.

Due from members for claims not yet assessed	\$35,500 00
Mortuary assessments due and unpaid on memberships in force,....	548 40
Mortuary assessments not yet due.....	29,056 53
Annual payments or premiums in process of collection, not yet due,	7,029 45
Net amount due from members	72,134 38
Total of invested and other assets.....	\$111,689 10

V. LIABILITIES.

Claims and death losses not due.....	\$17,000 00
Claims and death losses, assessments not made.....	35,500 00
Claims and death losses resisted	7,000 00
Total Liabilities.....	\$59,500 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force Dccember 31, 1884.....	22,737	\$44,790,000	2,368	\$4,339,000
Policies or certificates written during year 1885	7,313	13,447,000	1,235	2,170,000
Total ..	30,055	\$58,237,000	3,603	\$6,509,000
Deduct number ceased to be in force during 1885	3,880	7,469,000	344	697,000
Total policies in force December 31, 1885	26,175	\$50,768,000	3,259	\$5,812,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	23	\$48,000	2	\$5,000
Losses and claims on policies or certificates incurred during the year 1885.....	221	465,750	28	50,500
Total.....	244	\$513,750	30	\$50,500
	Number.	Amount.	Number.	Amount
Losses and claims on policies or certificates paid during the year 1885.....	214	\$454,250	25	\$47,500

CINCINNATI LIFE ASSOCIATION.

No. 66 WEST THIRD STREET, CINCINNATI, OHIO.

[Commenced business December 1, 1880.]

J. R. BAUMES, *President*.J. H. GRAY, *Secretary*.Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$1,048 80
Assessments.....	33,431 01
Assessments for contingent fund.....	11,125 56

Total Income during the year.....	\$45,597 37
Balance of ledger assets December 31, 1884	10,569 41
Total.....	\$56,166 78

II. DISBURSEMENTS DURING 1885.

Losses and claims..	\$37,836 14
Assessments returned to members.....	94 45
(Total paid to members ...)	\$37,930.59)
Commissions and fees to agents.	1,318 67
Medical examiners' fees	547 50
Salaries and other compensation of officers and other office employees.....	5,983 34
Rent, \$166.98; taxes, \$33.28; total.....	200 26
Advertising, \$26.20; printing, \$248.27; total.....	274 47
All other items. viz.: Expense, \$438.25; postage, \$460.85; traveling expenses, \$131; clerical work, \$600; exchange and collection, \$555.74; fixtures, \$122.94; stocks, \$215; total	2,523 78
(Total expense of management.....)	\$10,848.02)

Disbursements during the year, deducted from above total....	\$48,778 61
Balance December 31, 1885.....	\$7,388 17

III. INVESTED ASSETS.

Cincinnati Chamber of Commerce stock	\$215 00
Cash in office, \$1,113.27; in bank, \$6,274.90; total	7,388 17
Total invested assets, as per balance.....	\$7,603 17

IV. OTHER ASSETS.

All other assets	344 84
Total of invested and other assets	\$7,948 01

V. LIABILITIES.

Claims and death losses, assessments not made.....	\$4,432 74
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business,

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,688	\$6,266,000 00
Policies or certificates written during year 1885.....	303	979,000 00
Total	1,991	\$7,245,000 00
Deduct number ceased to be in force during 1885.....	219	808,000 00
Total policies in force December 31, 1885.....	1,772	\$6,437,000 00

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	1	\$3,561 72
Losses and claims on policies or certificates incurred during the year 1885.....	15	38,707 16
Total	16	\$42,268 88
<hr/>		
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	14	\$37,823 14

COMMERCIAL TRAVELERS' ASSOCIATION OF THE STATE OF NEW YORK.

SYRACUSE, N. Y.

[Commenced business December 14, 1872.]

JAMES H. EATON, *President.*

J. WILL PAGE, *Secretary.*

Attorney for service of process in the State of New York, JAMES H. EATON,
Globe Hotel, Syracuse, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$495 00
Annual dues.	12,602 00
Assessments... ..	207,946 00
Total paid by members	\$221,043 00
Interest.....	4,210 42
Received from all other sources, viz.: Restored members	481 00
Total Income during the year.....	\$225,734 42
Balance of ledger assets December 31, 1884	92,429 81
Total.....	\$318,164 24

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$170,000 00
(Total paid to members..... \$170,000)	
Medical examiners' fees.....	85 00
Salaries and other compensation of officers and other office employes,	3,500 00
Rent	370 00
Printing.	565 69
All other items.....	748 16
(Total expense of management... .. \$5,268.85)	
Disbursements during the year, deducted from above total....	\$175,268 85
Balance December 31, 1885.....	\$142,895 39

Invested as follows:

III. INVESTED ASSETS.

United States bonds.....	\$131,078 86
Cash in bank.....	11,816 53
Total invested assets as per balance.....	\$142,895 39

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in foree December 31, 1884.....	3,254
Policies or certificates written during year 1885.....	182
Total.....	3,436
Deduct number ceased to be in foree during 1885	246
Total policies in force December 31, 1885.....	3,190

	Number.	Amount.
Losses and elaims on policies or certificates unpaid Decem- ber 31, 1884	4	
Losses and claims on policies or certificates incurred during the year 1885.....	27	
Total	31	\$135,000 00

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	30	\$130,000 00

COMMERCIAL TRAVELERS' MUTUAL ACCIDENT ASSOCIATION OF AMERICA.

UTICA, N. Y.

[Commenced business March 20, 1883.]

HENRY D. PIXLEY, *President.*EDWARD TREVVETT, *Secretary.*Attorney for service of process in the State of New York, H. D. PIXLEY,
No. 418 Genesee street, Utica, N. Y.

I. INCOME DURING 1885.

Membership fees	\$1,076 00
Annual dues.....	695 00
Assessments.....	4,418 00
Total paid by members	\$6,189 00
Received from all other sources	85 00
Total Income during the year	\$6,274 00
Balance of ledger assets December 31, 1884	26 04
Total.....	\$6,300 04

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$4,174 90
(Total paid to members.....	\$4,174.90)
Fees to seeretary and treasurer.....	808 58
Salaries and traveling expenses of agents	17 00
Medical examiners' fees.....	100 28
Rent, \$112; insurance, \$7.20; total	119 20
Advertising, \$111.25; printing, \$244.63; total	355 88

All other items, viz.: Postage stamps, \$155; back death assessment, \$68; furniture, \$56.44; miscellaneous, \$80.60; total	\$360 04
(Total expense of management..... \$1,760.98)	
Disbursements during the year, deducted from above total....	\$5,935 88
Balance December 31, 1885	\$364 16

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$70.10; in bank, \$294.06; total.....	\$364 16
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IV. LIABILITIES.

Claims and death losses not due.....	\$24 00
Due for rent	25 04
Total Liabilities.....	49 04

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates in force December 31, 1884.....	753
Policies or certificates written during year 1885.....	279
Total.....	1,032
Deduct number ceased to be in force during 1885 ...	72
Total policies in force December 31, 1885	960

	Number.	Amount.
Losses and claims on policies or certificates incurred..		
and paid during the year 1885.....	39	\$4,174 90

CO-OPERATIVE LIFE AND ACCIDENT ASSOCIATION OF THE UNITED STATES.

No. 169 BROADWAY, N. Y.

[Commenced business May 1, 1882.]

E. C. HAZARD, *President.* LEWIS A. OSBORN, *Secretary.*
Attorney for service of process in the State of New York, CHAS. C. LEEDS,
120 Broadway, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$6,589 00
Annual dues	8,826 60
Assessments.....	37,759 92
Total paid by members	\$53,175 52
Interest.....	49 77
Received from all other sources.....	442 65
Total Income during the year.....	\$53,667 94
Balance of ledger assets December 31, 1884.....	3,407 51
Total.....	\$57,075 45

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$29,653 30
(Total paid to members	\$29,653.30)
Commissions and fees to agents.....	} 15,415 60
Commissions and fees to officers and directors	
Salaries and traveling expenses of agents	
Medical examiners' fees.....	
Salaries and other compensation of officers and other office employés.....	
Rent and taxes....	
Commuted commissions.....	
Advanced to officers and agents, to be repaid out of salaries or commissions	} (Total expense of management..... \$15,415 60)
Advertising and printing.....	
Disbursements during the year, deducted from above total ...	\$45,068 90
Balance December 31, 1885.....	\$12,006 55

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$1,729.91; in bank, \$8,547.29; total	\$10,277 20
Benefit fund in hands of agents.....	789 90
Agents' ledger balances.....	939 45
Other items: Fees and dues in process of collection to cover expenses.....	\$11,744 40
Total invested assets as per balance.....	\$12,006 55

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$23,000 00
Mortuary assessments due and unpaid on memberships in force....	3,646 44
Mortuary assessments not yet due.....	980 50
Total due from members.....	27,626 94
Total of invested and other assets.....	\$39,633 49

V. LIABILITIES.

Claims and death losses due.....	\$5,710 48
Claims and death losses not due.....	2,500 00
Claims and death losses, assessments not made.....	23,000 00
Claims and death losses resisted.....	4,000 00
Total Liabilities	\$35,210 40

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884 ..	967	\$4,715,000 00	757	\$3,895,000 00
Policies or certificates written during the year 1885..	834	4,358,000 00	638	3,313,000 00
Total.....	1,801	\$9,073,000 00	1,395	\$7,208,000 00
Deduct number ceased to be in force during 1885....	424	2,045,500 00	319	1,594,000 00
Total policies in force December 31, 1885.....	1,377	\$7,027,500 00	1,076	\$5,614,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	5	\$31,478 64	4	\$25,478 64
Losses and claims on policies or certificates incurred during the year 1885	47	49,424 28	36	39,976 78
Total.....	52	\$80,902 92	40	\$65,455 42
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.	46	\$29,653 30	36	\$24,070 00

CORTLAND WAGON COMPANY MUTUAL AID.

CORTLAND, N. Y.

W. M. HARTER, *President*. [Commenced business November 15, 1885.]JAMES LETTS, *Secretary*.Attorney for service of process in the State of New York, H. L. BRONSON,
Main street, Cortland, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$85 00
Annual dues.....	42 50
Total Income during the year.....	\$127 50

II. DISBURSEMENTS DURING 1885.

Printing	\$34 60
All other items.....	16 70
(Total expense of management	\$51.30)

Disbursements during the year, deducted from above total.... \$51 30

Balance December 31, 1885..... \$76 20

Invested as follows :

III. INVESTED ASSETS

Cash in office.....	\$76 20
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1885.....	85
Total policies in force December 31, 1885.....	85

COVENANT MUTUAL BENEFIT ASSOCIATION.

No. 103 PRAIRIE STREET, GALESBURG, ILL.

[Commenced business January 9, 1877.]

A. W. BERGGREN, *President*.E. F. PHELPS, *Secretary*.Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT. Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$27,982 19
Annual dues.....	40,913 51
Assessments.....	400,523 34
Medical examiners' fees.....	6,342 00
Total paid by members.....	\$475,761 04
Interest.....	2,383 34
Received from all other sources, viz.: Restorations, \$7,611.20 ; previous shortage, \$907.72; advance fund, \$52,081.13; premium on bonds sold, \$1,132; total.....	62,732 05
Total Income during the year.....	\$540,876 43
Balance of ledger assets December 31, 1884	105,431 54
Total.....	\$646,307 97

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$383,572 07
Assessments returned to members.....	54,369 03
(Total paid to members.....	\$437,941.10)
Commissions and fees to agents.	16,033 22
Salaries and traveling expenses of agents	9,017 67
Medical examiners' fees.....	6,342 00
Salaries and other compensation of officers and other office employes,	15,771 43
Rent, \$250; taxes, \$109; total.....	359 00
Advertising, \$264.73; printing, \$3,264.96; total.....	3,529 69
All other items, viz.: Postage, express and exchange, \$7,355.50; legal expenses, \$3,352.05; type and printing material, \$646.06; office furniture, \$173.75; interest, \$270; directors and finance committee, \$1,540.33; contingent expenses, insurance, coal, gas, telephone, Law Journal, etc., \$875.30; paid agents ledger balance, from membership per account, \$753.41; total.....	14,966 40
(Total expense of management.....	\$66,019.41)
Disbursements during the year, deducted from above total....	\$503,960 51
Balance December 31, 1885	\$142,347 46

Invested as follows.

III. INVESTED ASSETS.

United States bonds.....	\$78,866 50
Cash in bank	60,393 12
Agents' ledger balances.....	3,087 84
Total invested assets as per balance.....	\$142,347 46

IV. OTHER ASSETS.

Market value of bonds and stocks over cost	1,246 00
Dues from members for claims not yet assessed.....	\$93,125 00
Mortuary assessments due and unpaid on memberships in force.....	55,000 00
Total due from members.....	148,125 00
All other assets, viz.: Postage, \$157.28; furniture, fixtures, safe, books, etc., \$994.50; mailing machine, type, galleys, etc., \$3,676.24; books, blanks, stationery, etc., \$750; total	5,578 02
Total of invested and other assets.....	\$217,296 48

V. LIABILITIES.

Claims and death losses not due.....	\$50,000 00
Claims and death losses, assessments not made.....	65,625 00
Claims and death losses resisted	27,500 00
Total policy claims.....	\$143,125 00
All other liabilities of the Company, viz : Due members on advance deposits	11,821 36
Total Liabilities.....	\$154,946 36

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884,	17,380	\$53,088,750 00	584	\$1,645,000 00
Policies or certificates written during year 1885....	5,704	14,073,750 00	315	821,875 00
Total.....	23,084	\$67,162,500 00	899	\$2,466,875 00
Deduct number ceased to be in force during 1885..	1,702	5,248,125 00	138	457,500 00
Total policies in force December 31, 1885.....	21,382	\$61,914,375 00	761	\$2,009,375 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	38	\$138,750 00	.....	.....
Losses and claims on policies or certificates in- curred during the year 1885.....	126	395,000 00	3	\$8,750 00
Total.....	164	\$533,750 00	3	\$8,750 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	124	\$383,572 07	2	\$7,500 00

DE WITT CLINTON READY RELIEF ASSOCIATION.

No. 698 QUINCY STREET, BROOKLYN, N. Y.

[Commenced business January 7, 1885.]

JOHN T. BARNARD, *President.*

WARREN JONES, *Secretary.*

Attorney for service of process in the State of New York, WARREN JONES,
698 Quincy street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$100 00
Annual dues.....	87 50
Assessments.....	591 06
Total Income during the year.....	<u>\$778 56</u>

II. DISBURSEMENTS DURING 1885.

Salaries and other compensation of officers and other office employés,	\$17 50
Rent	15 00
Printing.....	92 33
All other items.....	37 40
(Total expense of management.....)	<u>\$162.23</u>
Disbursements during the year, deducted from above total....	<u>\$162 23</u>
Balance December 31, 1885..	<u><u>\$616 33</u></u>

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$37.39; in bank, \$578.94; total	<u><u>\$616 33</u></u>
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business all in New York.

	Number.	Amount.
Policies or certificates written during year 1885.....	100	\$591 06
Total policies in force December 31, 1885	<u>100</u>	<u><u>\$591 06</u></u>

DRY GOODS MUTUAL BENEFIT ASSOCIATION.

No. 335 BROADWAY, MOFFAT BUILDING, NEW YORK.

[Commenced business January 15, 1876.]

WM. B. FULLER, *President.*

E. M. CUNNINGHAM, *Secretary.*

Attorney for service of process in the State of New York, PHILIP W. KOPPER,
346 Broadway, New York.

I. INCOME DURING 1885.

Membership fees	\$43 00
Annual dues.....	618 00
Assessments	2,529 00
<hr/>	
Total paid by members.....	\$3,193 00
Interest	83 48
<hr/>	
Total Income during the year	\$3,256 48
Balance of ledger assets December 31, 1884	1,374 37
<hr/>	
Total	\$4,630 85
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II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$2,000 00
(Total paid to members	\$2,000)
Salaries and other compensation of officers and other office employés	667 33
Printing.....	70 00
(Total expense of management	\$677.33)
<hr/>	
Disbursements during the year, deducted from above total....	\$2,677 33
<hr/>	
Balance December 31, 1885	\$1,953 52
<hr/>	

Invested as follows:

III. INVESTED ASSETS.

Cash in bank	\$1,953 52
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	574
Policies or certificates written during year 1885	48
<hr/>	
Total.....	622
Deduct number ceased to be in force during 1885 ..	8
<hr/>	
Total policies in force December 31, 1885.....	614
<hr/>	

	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	2	\$2,000 00
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EMPIRE ORDER OF MUTUAL AID.

No. 86 STATE STREET, ALBANY, N. Y.

[Commenced business December 11, 1879.]

CHARLES A. GOULD, *President.*CHARLES W. MEAD, *Secretary.*Attorney for service of process in the State of New York, CHARLES W. MEAD,
No. 86 State street, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$483 00
Annual dues.....	7,344 50
Assessments.....	153,704 15
Total paid by members.....	\$161,536 65
Interest....	266 30
Total Income during the year	\$161,802 95
Balance of ledger assets December 31, 1884.....	10,026 62
Total.....	\$171,829 57

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$154,073 00
(Total paid to members	\$154,073)
Salaries and traveling expenses of agents.	2,406 67
Salaries and other compensation of officers and other office employes,	2,240 49
All other items....	3,431 08
(Total expense of management	\$8,078.24)
Disbursements during the year, deducted from above total....	\$162,151 24
Balance December 31, 1885	\$9,678 33

Invested as follows:

III. INVESTED ASSETS.

Cash in bank.....	\$9,678 33
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IV. OTHER ASSETS.

Due from members for claims not yet assessed	\$18,300 00
Mortuary assessments due and unpaid on memberships in force	1,600 00
Mortuary assessments not yet due.....	5,100 00
Net amount due from members	25,000 00
Total of invested and other assets	\$34,678 33

V. LIABILITIES.

Claims and death losses not due.....	\$6,000 00
Claims and death losses, assessments not made.....	24,000 00
Total Liabilities	\$30,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	7,194	\$14,388,000
Policies or certificates written during year 1885.....	488	
Total.....	7,682	
Deduct number ceased to be in force during 1885.....	942	
Total policies in force December 31, 1885.....	6,740	\$13,480,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	18	.....
Losses and claims on policies or certificates incurred during the year 1885....	75	.....
Total ..	93	\$186,000
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	77	\$154,073

EQUAL RIGHTS BENEFIT ASSOCIATION.

No. 442 BROADWAY, ALBANY, N. Y.

HENRY KELLY, *President.*

[Commenced business March 1, 1883.]

S. P. SIMMONS, *Secretary.*

Attorney for service of process in the State of New York, FRANCIS H. WOODS,
City Hall, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$232 00	
Annual dues.....	2,025 00	
Assessments.....	5,547 00	
Total paid by members.....		\$7,854 00
Interest		32 30
Rents		148 00
Total Income during the year.....		\$8,034 30
Balance of ledger assets December 31, 1884.....		320 00
Total.....		\$8,354 30

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$4,665 15
(Total paid to members	\$4,665.15)
Commissions and fees to agents.....	124 00
Medical examiners' fees.....	75.00
Salaries and other compensation of officers and other office employés.....	1,368 86
Rent	270 79
Advertising, \$119.45 ; printing, \$82.85 ; total.....	202 30
All other items	146 11
(Total expense of management.....	\$2,187.06)
Disbursements during the year, deducted from above total....	\$6,852 21
Balance December 31, 1885'.....	\$1,502 09

Invested as follows :

III. INVESTED ASSETS.

Cash in office, \$17.88 ; in bank, \$1,484.21 ; total.....	\$1,502 09
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed	1,514 00
Total of invested and other assets.....	\$3,016 09

V. LIABILITIES.

Claims and death losses, assessments not made.....	\$1,153 20
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884	965
Policies or certificates written during year 1885.....	186
Total.....	1,151
Deduct number ceased to be in force during 1885.....	202
Total policies in force December 31, 1885.....	949

	Number.
Losses and claims on policies or certificates incurred during the year 1885,	11
Losses and claims on policies or certificates paid during the year 1885....	14

EQUITABLE ACCIDENT ASSOCIATION.

No. 96 COURT STREET, BINGHAMTON, N. Y.

[Commenced business October 4, 1883.]

JOHN ANDERSON, *President.*

JAMES B. ARNOLD, *Secretary.*

Attorney for service of process in the State of New York, CHAPMAN & LYON,
83 Court street, Binghamton, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$41,060 00
Assessments.....	29,416 00
Total paid by members.	\$70,476 00
Received from all other sources, viz.: Assessments paid in advance, \$685 ; advanced by directors, \$1,000 ; total.	1,685 00
Total Income during the year,.....	\$72,161 00
Balance of ledger assets December 31, 1884.....	487 78
Total.....	\$72,648 78

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$26,512 69
(Total paid to members..... \$26,512.69)	
Commissions and fees to agents.....	36,362 05
Salaries and traveling expenses of agents.....	273 85
Medical examiners' fees	767 25
Salaries and other compensation of officers and other office employes,	2,192 95
Rent, \$206 ; taxes, \$91 ; total.....	297 00
Advertising, \$108.75 ; printing, \$1,203.51 ; total.....	1,312 26
All other items, viz.: Postage, \$1,065 ; collections, \$29.65 ; express, \$19.02 ; law, \$208.63 ; furniture and fixtures, \$491.94 ; office expenses, \$327.06 ; total....	2,141 30
(Total expense of management..... \$43,346.66)	
Disbursements during the year, deducted from above total....	\$69,859 35
Balance December 31, 1885....	\$2,789 43

Invested as follows :

III. INVESTED ASSETS.	
Cash in office, \$181.94 ; in bank, \$2,607.49 ; total	\$2,789 43
IV. OTHER ASSETS.	
Dues from members for claims not yet assessed	\$14,017 00
Deduct cost of collection.....	500 00
Net amount due from members	13,517 00
All other assets, viz. : Furniture, fixtures, safe, books and supplies,	1,475 00
Total of invested and other assets.....	\$17,781 43
V. LIABILITIES.	
Claims and death losses not due	\$2,000 00
Claims and death losses, assessments not made	356 31
Total policy claims.....	\$2,356 31
All other liabilities of the Company, viz. : Assessments paid in advance, \$733 ; commissions, printing, \$1,300 ; total.....	2,033 00
Total Liabilities.....	\$4,389 31

VI. EXHIBIT OF CERTIFICATES OR POLICIES.				
<i>Total business — Business in New York.</i>				
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884,	1,583	\$5,810,000 00	1,294	\$4,616,000 00
Policies or certificates written during year 1885....	8,564	28,915,750 00	5,351	17,962,750 00
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	10,147	\$34,725,750 00	6,645	\$22,578,750 00
Deduct number ceased to be in force during 1885..	2,759	8,812,500 00	1,897	5,857,000 00
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total policies in force December 31, 1885.....	7,388	\$25,913,250 00	4,748	\$16,721,750 00
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1884	6	\$2,329 28	6	\$2,329 28
Losses and claims on policies or certificates in-				
curring during the year 1885.....,....	727	26,539 72	547	20,595 88
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	733	\$28,869 00	553	\$22,925 16
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid				
during the year 1885.....	718	\$26,512 69	541	\$20,619 22
<hr/>	<hr/>	<hr/>	<hr/>	<hr/>

EQUITABLE AID UNION.

COLUMBUS, PA.	
[Commenced business April 25, 1879.]	
D. A. DEWEY, <i>President.</i>	W. H. MUZZY, <i>Secretary.</i>
Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.	
I. INCOME DURING 1885.	
Membership fees.....	\$2,356 35
Annual dues.....	10,176 16
Assessments.....	260,216 90
Benefit certificate fees.....	2,021 00
Medical examiners' fees.....	652 59
Total paid by members.....	\$275,423 00
Received from all other sources, viz. : Supplies, \$3,920.19 ; mis-	
cellaneous, \$91.08 ; total.. ..	4,011 27
Total Income during the year.....	\$279,434 27
Balance of ledger assets December 31, 1884.....	6,818 29
Total.....	\$286,252 56

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$263,695 00
Assessments returned to members.	404 25
(Total paid to members. \$264,099 25)	
Commissions and fees returned to Grand Unions.	928 60
Salaries and traveling expenses of agents.	795 54
Salaries and other compensation of officers and other office employes,	9,099 31
Rent, \$168.30; taxes, \$82; total.	250 30
Advertising blanks, printing and supplies.	4,069 90
All other items, viz.: Postage, \$1,020.77; attorneys' fees, \$201.12; insurance. \$20; sundries, \$355.73; total.	1,597 62
(Total expense of management. \$16,741.27)	
Disbursements during the year, deducted from above total.	\$280,840 52
Balance December 31, 1885.	\$5,412 04

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.	14,687	\$28,082,002 50	7,550	\$14,375,007 50
Policies or certificates written during year 1885.	2,481	4,664,280 00	703	1,054,500 00
Total.	17,168	\$32,746,282 50	8,253	\$15,429,507 50
Deduct number ceased to be in force during 1885.	1,555	3,512,350 00	567	1,074,537 50
Total policies in force December 31, 1885.	15,613	\$29,233,932 50	7,686	\$14,354,970 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.	23	\$43,010 00	14	\$26,670 00
Losses and claims on policies or certificates incurred during the year 1885.	155	264,510 00	72	127,457 50
Total.	178	\$307,520 00	86	\$154,127 50

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.	152	\$263,695 00	76	\$138,502 50

EQUITABLE RESERVE FUND LIFE ASSOCIATION.

No. 171 BROADWAY, NEW YORK.

[Commenced business March, 1883.]

CHARLES M. HIBBARD, *President.*

O. S. BOGERT, *Secretary.*

Attorney for service of process in the State of New York, SAMUEL FLEISCHMAN,]
No. 61 Broadway, New York.

I. INCOME DURING 1885.

Membership fees	\$2,077 00
Annual dues.	3,602 00
Assessments.	15,789 48
Total Income during the year	\$21,468 48
Balance of ledger assets December 31, 1884	2,464 55
Total.	\$23,933 13

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$9,142 91
Assessments returned to members	258 50
(Total paid to members	\$9,401.41)
Commissions and fees to agents	2,924 85
Salaries and other compensation of office employes	540 00
Rent, \$848.28; taxes, \$112; total.....	960 28
Advertising, \$188.80; printing, \$406.17; total	594 97
All other items, viz.: Furniture, \$144.50; postage, janitor and sundries, \$294.01; total.....	438 51
(Total expense of management	\$5,458.61)
Disbursements during the year, deducted from above total....	\$14,860 02
Balance December 31, 1885	\$9,073 11

III. INVESTED ASSETS.

Cash in office, \$203.01; in bank, \$8,870.10; total.....	\$9,073 11
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IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$10,800 00
Mortuary assessments not yet due.....	1,500 00
Annual payments or premiums due and unpaid on memberships in force	2,400 00
Total due from members.....	\$14,700 00
Deduct cost of collection.....	1,350 00
Net amount due from members	13,350 00
Total of invested and other assets	\$22,423 11

V. LIABILITIES.

Claims and death losses not due.....	\$2,500 00
Claims and death losses, assessments not made	7,400 00
Claims and death losses resisted	1,083 09
Total Liabilities.....	\$10,983 09

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884...	525	\$2,103,000 00	452	\$1,846,000 00
Policies or certificates written during year 1885.. .	512	1,850,000 00	290	1,156,500 00
Total.....	1,037	\$3,953,000 00	742	\$3,002,500 00
Deduct number ceased to be in force during 1885....	124	529,000 00	102	425,500 00
Total policies in force December 31, 1885.....	913	\$3,424,000 00	640	\$2,577,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	1	\$1,083 09	1	\$1,083 09
Losses and claims on policies or certificates incurred during the year 1885	8	19,642 91	7	17,642 91
Total.....	9	\$20,726 00	8	\$18,726 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	4	\$9,142 91	3	\$7,142 91

EXPRESSMEN'S MUTUAL BENEFIT ASSOCIATION.

ELMIRA, N. Y.

[Commenced business January 12, 1869.]

HENRY W. DWIGHT, *President.*

S. DE WITT, *Secretary.*

Attorney for service of process in the State of New York, CHARLES G. WALLIS,
No. 152 Baldwin street, Elmira N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$80 00	
Assessments.....	94,495 00	
Total paid by members.		\$94,575 00
Received from all other sources.....		2 79
Annual donation of Express Company		3,450 00
Total Income during the year.....		\$98,027 79
Balance of ledger assets December 31, 1884		3,393 74
Total.....		\$101,421 53

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$98,571 00	
Assessments returned to members.....	86 00	
(Total paid to members.....	\$98,657)	
Commissions and fees to agents.....		2,056 32
Commissions and fees to officers and directors.....		23 60
Medical examiners' fees		92 00
Printing		146 25
All other items.....		11 55
(Total expense of management	\$2,329.72)	
Disbursements during the year, deducted from above total....		\$100,986 72
Balance December 31, 1885		\$434 81

Invested as follows :

III. INVESTED ASSETS.

Cash in office	\$434 81
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V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1884.....	3,402	969
Policies or certificates written during year 1885	160	30
Total	3,562	999
Deduct number ceased to be in force during 1885.....	246	69
Total policies in force December 31, 1885	3,316	930

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884..	1	\$2,000 00	1	\$2,000 00
Losses and claims on policies or certificates incurred during the year 1885,	59	96,571 00	16	25,703 00
Total.....		\$98,571 00	17	\$27,703 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885..	60	\$98,571 00	.....	\$27,703 00

FAMILY FUND SOCIETY.

STEWART BUILDING (ROOM 65), No. 280 BROADWAY, NEW YORK.

[Commenced business February 14, 1884.]

CHAUNCEY VIBBARD, *President.*

JUDSON J. BLAKE, *Secretary*

Attorney for service of process in the State of New York, REMINGTON VERNAM
No. 198 Broadway, N. Y.

I. INCOME DURING 1885.		
*Membership fees.....	\$39,925 00	
Annual dues.....	19,939 00	
Assessments.....	36,365 44	
*Medical examiners' fees.....	3,846 00	
Total paid by members.....		\$100,075 44
Received from all other sources.....		75 00
Total Income during the year.....		\$100,150 44

II. DISBURSEMENTS DURING 1885.		
Losses and claims.....		\$28,000 00
(Total paid to members.....	\$28,000)	
†Commissions and fees to agents.....		39,925 00
Salaries and traveling expenses of agents.....		2,604 48
†Medical examiners' fees.....		3,846 00
Salaries and other compensation of officers and other office employes,		4,531 80
Rent.....		6,277 63
Advertising, \$687.40; printing, \$3,664.67; total.....		4,352 07
All other items.....		2,173 02
(Total expense of management.....	\$63,710)	
Disbursements during the year, deducted from above total....		\$91,710 00
Balance December 31, 1885		\$8,440 44

Invested as follows :

III. INVESTED ASSETS.		
Cash in office, \$1,167.36; in bank, \$7,273.08; total		\$8,440 44

IV. OTHER ASSETS.		
Dues from members for claims not yet assessed..		23,907 64
Total of invested and other assets.....		\$32,348 08

V. LIABILITIES.		
Claims and death losses, assessments not made.....		\$25,000 00
All other liabilities of the Company.....		75 00
Total Liabilities		\$25,075 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.				
Total business — Business in New York.				
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884,	1,004	\$3,672,000 00	1,004	\$3,672,000 00
Policies or certificates written during year 1885....	2,540	8,170,000 00	2,392	7,636,000 00
Total	3,544	\$11,842,000 00	3,396	\$11,308,000 00
Deduct number ceased to be in force during 1885..	1,011	3,912,000 00	990	3,822,000 00
Total policies in force December 31, 1885	2,533	\$7,930,000 00	2,406	\$7,486,000 00

* Were not received by the Society.

† Were not disbursed by the Society.

FIDELITY MUTUAL LIFE ASSOCIATION.

No. 914 WALNUT STREET, PHILADELPHIA, PA.

[Commenced business January, 1879.]

L. G. FOUSE, *President*.W. S. CAMPBELL, *Secretary*.Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$11,135 84
Annual dues.....	41,421 00
Assessments.....	82 411 46
Medical examiners' fees.....	132 96
Total paid by members.....	\$135,101 26
Interest.....	1,941 43
Rents.....	3,499 88
Received from all other sources.....	235 00
Total Income during the year.....	\$140,777 57
Balance of ledger assets December 31, 1884.....	43,795 29
Total.....	\$184,572 86

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$66,850 00
Assessments returned to members.....	3,208 98
(Total paid to members)	\$70,058.93)
Commissions and fees to agents.....	16,004 08
Commissions and fees to officers and directors....	698 00
Salaries and traveling expenses of agents.....	5,130 46
Medical examiners' fees.....	808 00
Salaries and other compensation of officers and other office employes,	12,515 31
Rent, \$1,440.88; taxes, \$187.07; total.....	1,927 95
Advertising, \$5,261.42; printing, \$2,623.13; total.....	7,884 55
All other items, viz.: Collecting mortality, State licenses, legal expenses, etc., \$7,068.86; furniture and fixtures, examining association, interest, etc., \$4,169.82; janitor, fuel, gas, etc., \$1,659.20; total	12,897 88
(Total expense of management	\$57,866.83)
Disbursements during the year, deducted from above total....	\$127,925 76
Balance December 31, 1885	\$56,647 10

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$24,144 93
Loans secured by mortgages on real estate, first liens..	6,000 00
Union Trust Company stock.....	2,500 00
Cash in bank.....	7,254 70
Agents' ledger balances.....	2,067 01
Loans on renewal interest account.....	8,037 03
Other items: Bills receivable, \$5,109.47; judgment note, \$333.90; judgment lien, \$1,200; total.....	6,643 37
Total invested assets as per balance.....	\$56,647 10

IV. OTHER ASSETS.

Market value of bonds and stocks over cost.....	\$875 00
Annual payments or premiums due and unpaid on memberships in force	355 00
All other assets, viz.: Indemnity reserve, contract, liability of members for losses of current year.....	270,075 00
Total of invested and other assets	<u>\$327,952 10</u>

V. LIABILITIES.

Claims and death losses resisted	\$3,000 00
Due for salaries....	2,093 00
Borrowed money	2,000 00
All other liabilities of the Company, viz.: To agents, \$579.50; reserve on limited policies, \$4,274.52; total	4,854 02
Total Liabilities.....	<u>\$11,947 02</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884..	3,398	\$7,460,600 00	129	\$285,500 00
Policies or certificates written during year 1885.....	1,477	3,817,000 00	138	444,000 00
Total.....	4,875	\$11,277,600 00	267	\$829,500 00
Deduct number ceased to be in force during 1885...	669	1,499,200 00	53	156,500 00
Total policies in force December 31, 1885.....	4,206	<u>\$9,778,400 00</u>	214	<u>\$673,000 00</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884....	1	\$5,000 00	.....	.....
Losses and claims on policies or certificates incurred during the year 1885.....	34	64,850 60	4	\$7,000 00
Total.....	35	<u>\$69,850 00</u>	4	<u>\$7,000 00</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	34	<u>\$66,850 00</u>	3	<u>\$4,000 00</u>

FORESTERS, ANCIENT ORDER OF, ENDOWMENT FUND.

DETROIT, MICH.

[Commenced business October 1, 1876.]

JOHN H. LEYS, *President.* E. M. McMURTRY, *Secretary*

Attorney for service of process in the State of New York. SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	}	\$1,619 41
Annual dues.....		
Assessments.....		
		31,113 16
Total Income during the year.....		<u>\$32,732 57</u>
Balance of ledger assets December 31, 1884.....		2,981 01
Total.....		<u>\$35,713 58</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$32,000 00
(Total paid to members..... \$32,000)	
Salaries and other compensation of officers and other office employés.....	625 00
All other items, viz.: Insurance Department, \$29; postage and printing, \$709.23; total.....	738 33
(Total expense of management..... \$1,363.23)	
Disbursements during the year, deducted from above total....	\$33,363 23
Balance December 31, 1885.....	\$2,350 35
Invested as follows:	

III. INVESTED ASSETS.

Cash in bank	\$2,350 35
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IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force.....	\$1,619 00
Mortuary assessments not yet due.....	2,300 00
Total due from members.....	3,919 00
Total of invested and other assets.....	\$6,269 35

V. LIABILITIES.

Claims and death losses due.....	\$3,000 00
Claims and death losses not due.....	1,000 00
Claims and death losses, assessments not made.....	1,000 00
Claims and death losses resisted.....	1,000 00
Total Liabilities.....	\$6,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884 ..	2,349	\$1,968,000 00	462	\$445,500 00
Policies or certificates written during year 1885. .	448	537,500 00	91	101,000 00
Total	2,797	\$2,505,500 00	553	\$546,500 00
Deduct number ceased to be in force during 1885....	468	509,500 00	41	45,500 00
Total policies in force December 31, 1885	2,329	\$1,996,000 00	512	\$501,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	1	\$1,000 00	1	\$1,000 00
Losses and claims on policies or certificates incurred during the year 1885.....	29	33,000 00	3	4,500 00
Total	30	\$34,000 00	4	\$5,500 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	28	\$32,000 00	4	\$5,500 00

FRATERNITY OF FRIENDLY FELLOWS.

No. 33 PARK ROW, NEW YORK.

[Commenced business October 15, 1885.]

I. G. B. LEHMAN, *President.*

CHARLES A. GESCHEIDT, *Secretary.*

Attorney for service of process in the State of New York, I. G. H. LEHMAN,
No. 13 King street, New York.

I. INCOME DURING 1885.

Per capita tax.....	\$34 50
Received from all other sources.....	248 25
Total Income during the year.....	<u>\$282 75</u>

II. DISBURSEMENTS DURING 1885.

Traveling expenses of manager	\$16 00
Salaries and other compensation of officers and other office employés,	25 00
Printing.....	161 25
All other items.....	70 54
(Total expense of management.....	\$272.79)
Disbursements during the year, deducted from above total....	<u>\$272 79</u>
Balance December 31, 1885	<u>\$9 96</u>

Invested as follows :

III. INVESTED ASSETS.

Cash in office	\$9 96
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IV. OTHER ASSETS.

Mortuary assessments not yet due	55 02
Total of invested and other assets.....	<u>\$64 98</u>

V. LIABILITIES.

Due for salaries.....	\$113 86
All other liabilities of the Company.....	34 50
For printing.....	72 00
Total Liabilities.....	<u>\$220 36</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates written during year 1885	61
Total policies in force December 31, 1885.....	<u>61</u>

FREE SONS OF ISRAEL, INDEPENDENT ORDER OF GRAND LODGE, ENDOWMENT FUND.

No. 27 SECOND AVENUE, NEW YORK.

[Commenced business March 15, 1874.]

L. HAMBURGER, *President.*

H. J. GOLDSMITH, *Secretary.*

Attorney for service of process in the State of New York, H. J. GOLDSMITH,
No. 27 Second avenue, New York.

I. INCOME DURING 1885.

Annual dues.....	\$146,950 62
Interest.....	679 68
To the credit of M. Heilbron.....	1,000 00
Total Income during the year.....	\$148,630 30
Balance of ledger assets December 31, 1884.....	9,655 53
Total.....	\$158,285 83

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$115,500 00
(Total paid to members.....\$115,500)	
United States bonds	30,615 01
Salaries and other compensation of officers and other office employés.....	1,000 00
All other items, viz.: Miscellaneous expenses.....	467 35
Postage.....	76 11
(Total expense of management.....\$1,543.46)	
Disbursements during the year, deducted from above total....	\$147,658 47
Balance December 31, 1885.....	\$10,627 36

Invested as follows:

III. INVESTED ASSETS.

Cash in bank.....	\$10,627 36
United States bonds owned by Company.....	30,615 01
Total invested assets as per balance.....	\$41,242 37
Deduct losses resisted by the Order.....	6,500 00
Total invested assets.....	\$34,742 37

IV. LIABILITIES.

Claims resisted.....	\$6,500 00
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GERMAN MASONIC MUTUAL RELIEF ASSOCIATION.

No. 196½ CHEYSTIE STREET, NEW YORK.

[Commenced business January 20, 1878.]

GUSTAV LAUTER, *President.* HERMAN CONRAD, *Secretary.*

Attorney for service of process in the State of New York, HERMAN SCHROETER,
No. 58 East Fourth street, New York.

I. INCOME DURING 1885.	
Membership fees.....	\$41 00
Assessments.....	1,162 70
Total paid by members	\$1,203 70
Interest.....	5 00
Total Income during the year.....	\$1,208 70
Balance of ledger assets December 31, 1884.....	226 25
Total.....	\$1,434 95

II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$1,069 00
(Total paid to members	\$1,069)
Salaries and other compensation of officers and other office employés,	62 50
Advertising, \$15; printing, \$33.80; total.....	48 80
All other items.....	21 39
(Total expense of management.....	\$132.69)
Disbursements during the year, deducted from above total....	\$1,201 69
Balance December 31, 1885.....	\$233 26

Invested as follows:

III. INVESTED ASSETS.	
Cash in office, \$45.47; in bank, \$187.79; total.....	\$233 26

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	269
Policies or certificates written during year 1885.....	11
Total.....	280
Deduct number ceased to be in force during 1885.....	11
Total policies in force December 31, 1885.....	269

	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	4	\$1,069 00

GOLD AND STOCK LIFE INSURANCE ASSOCIATION.

No. 16 BROAD STREET, NEW YORK.

[Commenced business May 16, 1878.]

DANIEL E. PIKE, *President.*A. J. DRIVER, *Secretary.*Attorney for service of process in the State of New York, DANIEL E. PIKE,
No. 16 Broad street, New York.

I. INCOME DURING 1885.

Membership fees.....	\$23 50	
Annual dues.....	803 00	
Assessments.....	174 25	
Total Income during the year.....		\$1,000 75
Balance of ledger assets December 31, 1884		264 46
Total..		<u>\$1,265 21</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$850 00	
(Total paid to members	\$850)	
Advanced to officers and agents, to be repaid out of salaries or commissions		9 00
Advertising, \$4.25; printing, \$7.75; total.....		12 00
(Total expense of management.....	\$21)	
Disbursements during the year, deducted from above total ...		<u>\$871 00</u>
Balance December 31, 1885.....		<u>\$394 21</u>

III. INVESTED ASSETS.

Cash in office, \$129.75; in bank, \$264.46; total.....	\$394 21
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IV. OTHER ASSETS.

Due from members for claims not yet assessed	\$1,200 00	
Annual payments or premiums due and unpaid on memberships in force	95 00	
Total due from members		<u>1,295 00</u>
Total of invested and other assets.....		<u>\$1,689 21</u>

V. LIABILITIES.

Claims and death losses, assessments not made	<u>\$750 00</u>
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	umber.
Policies or certificates in force December 31, 1884.....	153
Policies or certificates written during year 1885	47
Total.....	<u>200</u>
educt number ceased to be in force during 1885	4
Total policies in force December 31, 1885..	<u>196</u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	2	\$400
Losses and claims on policies or certificates incurred during the year 1885.....	2	1,200
Total	4	\$1 600
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	4	\$850

GOLDEN CHAIN, ORDER OF, SUPREME LODGE.

No. 75 WEST FAYETTE STREET, BALTIMORE, MD.

[Commenced business December 31, 1881.]

C. C. BITTING, *President.* A. STANLEY WIER, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$1,511 50	
Annual dues.....	2,601 30	
Assessments	70,841 46	
Total paid by members.....		\$74,954 26
Received from all other sources.....		731 43
Total Income during the year.....		\$75,685 69
Balance of ledger assets December 31, 1884.....		6,719 58
Total.....		\$82,405 27

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$69,200 50
(Total paid to members	\$69,200.50)
Salaries and other compensation of officers and other office employes,	1,450 00
Rent	550 00
All other items.....	3,385 28
(Total expense of management.....	\$5,385.28)
Disbursements during the year, deducted from above total....	\$74,585 78
Balance December 31, 1885	\$7,819 49

Invested as follows:

III. INVESTED ASSETS.

Cash in bank	\$7,819 49
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884. .	2,940	\$7,590,500 00	35	\$105,000 00
Policies or certificates written during year 1885.....	1,560	4,346,500 00	80	204,500 00
Total.	4,500	\$11,937,000 00	115	\$309,500 00
Deduct number ceased to be in force during 1885..	447	1,226,500 00	4	12,000 00
Total policies in force December 31, 1885	4,053	\$10,710,500 00	111	\$297,500 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885....	22	\$59,500 00	....	.....

GOLDEN EAGLE ASSOCIATION.

No. 278 SOUTH FIFTH STREET, BROOKLYN, E. D., N. Y.

[Commenced business January 28, 1884.]

A. B. BARNES, *President.*

S. H. DEVORE, *Secretary.*

Attorney for service of process in the State of New York, CHARLES F. MILLER,
No. 533½ Grand street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Weekly dues.....	\$2,996 15
Assessments.....	380 50
Total paid by members.....	\$3,376 65
Received from all other sources, viz.: Borrowed money	500 00
Total Income during the year	\$3,876 65
Balance of ledger assets December 31, 1884.....	614 84
Total.....	\$4,491 49

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$577 25
Weekly benefits to members	516 05
(Total paid to members.....	\$1,093 30)
Commissions and fees to agents	1,324 89
Salaries and traveling expenses of agents.....	20 49
Salaries and other compensation of officers and other office employes,	153 00.
Rent	45 00
Advertising, \$6.40; printing, \$86.51; total	92 91
All other items.....	62 97
(Total expense of management	\$1,699.26)
Disbursements during the year, deducted from above total....	\$2,792 56
Balance December 31, 1885	\$1,698 93

Invested as follows:

III. INVESTED ASSETS.

Cash in office	\$1,698 93
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed	\$1,165 50
Weekly payments or premiums due and unpaid on memberships in force	114 20
Total due from members	\$1,279 70
Deduct cost of collection	255 94
Net amount due from members	1,023 76
Total of invested and other assets	\$2,722 69

V. LIABILITIES.

Borrowed money	\$500 00
To officers or others, for advances on account of expenses of organization	537 35
Total Liabilities	\$1,037 35

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	627	\$85,975 00
Policies or certificates written during year 1885.....	2,151	286,220 00
Total.....	2,778	\$372,195 00
Deduct number ceased to be in force during 1885.....	1,640	231,090 00
Total policies in force December 31, 1885	1,138	\$141,105 00
	Number.	Amount
Losses and claims on policies or certificates incurred and paid during the year 1885.....	10	\$577 25

GOOD TEMPLARS MUTUAL BENEFIT ASSOCIATION
OF THE STATE OF NEW YORK.

No. 174 MEIGS STREET, ROCHESTER, N. Y.

[Commenced business January 23, 1883.]

W. MARTIN JONES, *President.*

GEO. T. FISH, *Secretary.*

Attorney for service of process in the State of New York, C. A. KEEJER,
Osburn House Block, Rochester, N. Y.

I. INCOME DURING 1885.		
Membership fees.....	\$144 00	
Annual dues.....	128 25	
Assessments.....	82 80	
Medical examiners' fees.....	18 00	
Total Income during the year.....		\$373 05
Balance of ledger assets December 31, 1884.....		75 25
Total.....		\$448 30

II. DISBURSEMENTS DURING 1885.		
Losses and claims.....		\$120 95
(Total paid to members	\$120.95)	
Commissions and fees to agents....		144 00
Commissions and fees to officers and directors		36 00
Medical examiners' fees ...		18 00
Blanks and printing		4 50
All other items....		58 38
(Total expense of management.....	\$260.88.)	
Disbursements during the year, deducted from above total....		\$381 83
Balance December 31, 1885		\$66 47

Invested as follows:

III. INVESTED ASSETS.		
Cash in office, \$31.87; in bank, \$34.60; total.....		\$66 47

IV. LIABILITIES.		
National, State or other taxes due.....		\$1 00
All other liabilities of the Company.....		203 05
Total Liabilities.....		\$204 05

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	114	\$221,000 00
Policies or certificates written during year 1885.....	30	55,000 00
Total.....	144	\$276,000 00
Deduct number ceased to be in force during 1885.....	17	30,000 00
Total policies in force December 31, 1885.....	127	\$246,000 00
	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	2	\$4,120 95

HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

No. 230 ASYLUM STREET, HARTFORD, CONN.

[Commenced business January, 1830.]

T. R. FOSTER, *President.*STEPHEN BALL, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$62,683 00
Annual dues.....	129,662 70
Assessments.....	116,185 51
Medical examiners' fees.....	10,131 00
Accumulated funds, \$71,756.21 ; collection expenses, \$5,794.60 ; taxes, \$3,871.83 ; total	81,422 64
Total paid by members.....	\$700,084 85
Interest	12,816 62
Received from all other sources.....	120 36
Total Income during the year.....	\$713,021 83
Balance of ledger assets December 31. 1884.....	397,173 89
Total	\$1,110,195 72

II. DISBURSEMENTS DURING 1885.

Losses and claims ...	\$487,665 00
(Total paid to members	\$487,665)
Commissions and fees to agents	109,778 97
Salaries and traveling expenses of agents	5,969 51
Medical examiners' fees.....	12,849 00
Salaries and other compensation of officers, and other office employes,	21,290 59
Rent, \$982.50 ; taxes, \$6,743.24 ; total	7,725 74
Advertising, \$1,345.67 ; printing, \$8,505.87 ; total.....	9,851 54
All other items.....	36,441 53
(Total expense of management.....	\$203,906.88)
Disbursements during the year, deducted from above total....	\$691,571 88
Balance December 31, 1885.....	\$418,623 84

Invested as follows:

III. INVESTED ASSETS.		
Cash in bank		\$413,416 09
United States bonds....		5,207 75
Total invested assets as per balance.....		\$418,623 84

IV. OTHER ASSETS.		
Dues from members for claims not yet assessed	\$23,503 84	
Mortuary assessments not yet due.....	125,000 00	
Total due from members		148,503 84
Total of invested and other assets.....		\$567,127 68

V. LIABILITIES.		
Claims and death losses due.....	\$8,000 00	
Claims and death losses, assessments not made.....	109,000 00	
Claims and death losses resisted	8,000 00	
Total policy claims.....		\$125,000 00
Advanced assessments.....		13,436 94
Total Liabilities.....		\$138,436 94

VI. EXHIBIT OF CERTIFICATES OR POLICIES.
Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884...	15,060	\$40,429,000 00	1,892	\$6,573,500 00
Policies or certificates written during year 1885....	6,005	16,673,000 00	138	532,500 00
Total.....	21,065	\$57,102,000 00	2,030	\$7,106,000 00
Deduct number ceased to be in force during 1885...	2,230	6,487 000 00	142	553,000 00
Total policies in force December 31, 1885.....	18,835	\$50,615,000 00	1,888	\$6,543,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1884.....	37	\$117,000 00	11	\$49,000 00
Losses and claims on policies or certificates incurred				
during the year 1885.....	168	485,665 00	18	101,000 00
Total....	205	\$602,665 00	29	\$150,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid				
during the year 1885....	182	\$487,665 00	23	\$125,000 00

HOME BENEFIT ASSOCIATION.

No. 137 BROADWAY, NEW YORK.

[Commenced business January 30, 1882.]

JOHN C. BARNES, *President.*

EUGENE A. BAKER. *Secretary*

Attorney for service of process in the State of New York, ANDREW S. BROWNELL.
No. 137 Broadway, New York.

I. INCOME DURING 1885.		
Membership fees.....	\$5,437 90	
Annual dues.....	24,437 06	
Assessments.....	97,332 35	
Medical examiners' fees	857 75	
Total paid by members		\$128,065 06

Rents.....	\$408 50
Received from all other sources, viz.: Advance payments, \$651.30; sundries, \$20.75; total.....	672 05
Total Income during the year.....	\$129,145 61
Balance of ledger assets December 31, 1884.....	3,942 69
Total.....	\$133,088 30

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$83,841 84
Assessments returned to members.....	67 25
(Total paid to members..... \$83,909.09)	
Commissions and fees to agents.....	17,405 90
Commissions and fees to officers and directors.....	3,051 73
Salaries and traveling expenses of agents.....	661 35
Medical examiners' fees.....	1,877 00
Salaries and other compensation of officers and other office employés.....	4,793 50
Rent.....	1,154 00
Advanced to officers and agents, to be repaid out of salaries or commissions.....	433 40
Advertising, \$418.84; printing, \$1,177.40; total.....	1,596 24
All other items, viz.: Postage, \$581.76; furniture, \$28.25; sundries, \$515.23; total.....	1,125 24
(Total expense of management..... \$32,098.36)	
Disbursements during the year, deducted from above total....	\$116,007 45
Balance December 31, 1885.....	\$17,080 85

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$1,016.42; in bank, \$15,616.73; total.....	\$16,633 15
Agents' ledger balances.....	447 70
Total invested assets as per balance.....	\$17,080 85

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$51,000 00
Mortuary assessments due and unpaid on memberships in force.....	13,110 78
Mortuary assessments not yet due.....	22,489 65
Annual payments or premiums due and unpaid on memberships in force.....	2,341 50
Total due from members.....	\$88,941 93
Deduct cost of collection.....	2,341 50
Net amount due from members.....	86,600 43
All other assets, viz.: Office furniture, etc.....	1,000 00
Total of invested and other assets.....	\$104,681 28

V. LIABILITIES.

Claims and death losses, assessments not made.....	\$36,000 00
Claims and death losses resisted.....	15,000 00
Total policy claims.....	\$51,000 00
Borrowed money.....	392 00
All other liabilities of the Company, viz.: Balance of commission due.....	701 03
Total Liabilities.....	\$52,093 03

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884,	2, 803	\$9, 875, 300 00	1, 295	\$4, 613, 300 00
Policies or certificates written during year 1885....	2, 598	7, 866, 300 00	2, 179	6, 269, 300 00
Total.....	5, 401	\$17, 741, 600 00	3, 474	\$10, 882, 600 00
Deduct number ceased to be in force during 1885..	1, 550	4, 290, 350 00	1, 237	3, 193, 350 00
Total policies in force December 31, 1885.....	3, 851	\$13, 451, 250 00	2, 237	\$7, 689, 250 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	1	\$5, 000 00	1	\$5, 000 00
Losses and claims on policies or certificates in- curred during the year 1885.....	96	129, 841 84	80	75, 841 84
Total.....	97	\$134, 841 84	81	\$80, 841 84

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	90	\$83, 841 84	74	\$29, 841 84

HOME BENEFIT SOCIETY.

No. 161 BROADWAY, NEW YORK.

[Commenced business February 14, 1882.]

JOHN F. H. KING, *President.*

GEORGE W. GODWARD, *Secretary.*

Attorney for service of process in the State of New York, GEO. W. GODWARD,
No. 161 Broadway, New York.

I. INCOME DURING 1885.	
Membership fees.....	\$3, 550 00
Annual dues	5, 462 40
Assessments	27, 333 41
Total paid by members	\$36, 345 81
Cash received from all other sources, viz.: Balance of assessment of 1884.....	113 62
Total Income during the year.....	\$36, 459 43
Balance of ledger assets December 31, 1884.....	1, 518 41
Total	\$37, 977 84

II. DISBURSEMENTS DURING 1885.	
Losses and claims	\$22, 060 25
Assessments returned to members.....	67 58
(Total paid to members	\$22, 127.83)
Commissions and fees to agents.....	3, 550 00
Salaries and traveling expenses of agents.....	1, 386 08
Medical examiners' fees.....	196 50
Salaries and other compensation of officers and other office employes,	6, 212 25
Rent	847 96
Advertising, \$190.80; printing, \$322.80; total.....	513 60
All other items.....	2, 581 71
(Total expense of management	\$15, 288.10)
Disbursements during the year, deducted from above total....	\$37, 415 93
Balance December 31, 1885 ..	\$561 91

Invested as follows:

III. INVESTED ASSETS.	
Cash in bank	\$561 91
Agents' ledger balances	345 00
Total invested assets as per balance.....	<u>\$906 91</u>

IV. OTHER ASSETS.	
Mortuary assessments not yet due.....	\$9,500 00
Annual payments or premiums due and unpaid on memberships in force.	2,100 00
Total due from members	11,600 00
All other assets, viz.: Furniture and fixtures.....	1,200 00
Total of invested and other assets.....	<u><u>\$13,706 91</u></u>

V. LIABILITIES.	
Claims and death losses due.....	\$800 00
Claims and death losses, assessments not made... ..	8,700 00
Total Liabilities.....	<u><u>\$9,500 00</u></u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884...	1,667	\$2,361,300 00	1,202	\$1,640,900 00
Policies or certificates written during year 1885.....	452	820,400 00	408	718,200 00
Total.....	2,119	\$3,181,700 00	1,610	\$2,359,100 00
Deduct number ceased to be in force during 1885....	609	578,500 00	481	438,600 00
Total policies in force December 31, 1885.....	<u>1,510</u>	<u>\$2,603,200 00</u>	<u>1,129</u>	<u>\$1,920,500 00</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	5	\$4,421 28	4	\$4,421 28
Losses and claims on policies or certificates incurred during the year 1885.....	147	25,838 97	104	22,466 06
Total.....	<u>152</u>	<u>\$30,760 25</u>	<u>108</u>	<u>\$26,087 34</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	132	\$22,060 25	92	\$18,062 34

HOME PROVIDENT SAFETY FUND ASSOCIATION.

No. 89 LIBERTY STREET, NEW YORK.

[Commenced business October 22, 1880.]

F. H. SMITH, JR., President.

GEORGE GRETSINGER, Secretary.

Attorney for service of process in the State of New York, N. DENISON MORGAN,
No. 45 Lafayette place, N. Y.

I. INCOME DURING 1885.	
Membership fees.....	\$3,060 00
Annual dues.....	5,862 58
Assessments.....	16,581 64
Expenses of assessments.....	47 87
Total paid by members.....	<u><u>\$25,553 00</u></u>

Interest.....	\$176 50
Rents	50 04
Received from all other sources, viz. : Deposits, \$306.61; sundries, 95c.; advance assessments, \$1,000 ; total.	1,307 56
Total Income during the year.....	\$27,086 19
Balance of ledger assets December 31, 1884.....	11,460 25
Total.....	\$38,546 44

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$15,887 31
Assessments returned to members.	89 83
(Total paid to members.... \$15,977.14)	
Commissions and fees to agents:.....	4,500 06
Commissions and fees to officers and directors.....	85 00
Salaries and traveling expenses of agents	1,291 44
Salaries and other compensation of officers and other office employés,	1,712 12
Rent	400 00
Advanced to officers and agents, to be repaid out of salaries or commissions	462 42
Advertising, \$74.93; printing, \$496.65; total.....	571 58
All other items, viz.: Legal expenses, \$304.45; furniture, \$308.97; fire insurance, \$10.93; miscellaneous, \$89.33; postage, \$150.29; coal, \$25 25; gas, \$60; total.....	949 22
(Total expense of management..... \$9,971.84)	
Disbursements during the year, deducted from above total	\$25,948 98
Balance December 31, 1885.....	\$12,597 46

Invested as follows :

III. INVESTED ASSETS.

Certificates of indebtedness Globe Stationery and Printing Co.....	\$4,000 00
United States bonds.....	5,229 50
Cash in office, \$406.54; in bank, \$1,344.43; total	1,750 97
Agents' ledger balances	462 41
Other items: Bills receivable, \$172.81; furniture, \$981.77; total....	1,154 58
Total invested assets as per balance.....	\$12,597 46

IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$10,000 00
Mortuary assessments not yet due.....	5,000 00
Total due from members	15,000 00
Total of invested and other assets.....	\$27,597 46

V. LIABILITIES.

Claims and death losses not due	\$5,000 00
Claims and death losses, assessments not made	10,000 00
Total Liabilities.....	\$15,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,338	\$1,338,000
Policies or certificates written during year 1885	596	596,000
Total	1,934	\$1,934,000
Deduct number ceased to be in force during 1885.....	348	348,000
Total policies in force December 31, 1885	1,586	\$1,586,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	22	\$22,000
Losses and claims on policies or certificates incurred during the year 1885.....	13	13,000
Total	35	\$35,000
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	20	\$20,000

HOOSAC FALLS MUTUAL RELIEF SOCIETY.

CHENEY'S BLOCK, MAIN STREET, HOOSAC FALLS, N. Y.

[Commenced business April 13, 1881.]

C. W. EASTON, *President.*

C. H. STOCKWELL, *Secretary.*

Attorney for service of process in the State of New York, WILLIS E. HEATON,
Hoosac Falls, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$2,022 00	
Annual dues.....	1,224 00	
Assessments.....	5,759 40	
Medical examiners' fees.	337 00	
Total paid by members.....		\$9,342 40
Received from all other sources.....		118 16
Total Income during the year.....		\$9,460 56
Balance of ledger assets December 31, 1884.....		261 71
Total.....		\$9,722 27

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$5,495 94	
Assessments returned to members.....	6 60	
(Total paid to members.....	\$5,501.94)	
Commissions and fees to agents.....	2,016 00	
Commissions and fees to officers.....	309 75	
Salaries and traveling expenses of agents.....	738 00	
Medical examiners' fees.....	353 15	
Salaries and other compensation of officers and other office employés,	450 00	
Rent.....	60 00	
Advertising and printing.....	182 85	
All other items.....	23 25	
(Total expense of management.....	\$4,133)	
Disbursements during the year, deducted from above total....		\$9,634 94
Balance December 31, 1885.....		\$87 33

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business; all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	768
Policies or certificates written during year 1885.	337
Total.....	1,105
Deduct number ceased to be in force during 1885.....	186
Total policies in force December 31, 1885.....	919
	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	\$5,495 94

INCOME AND LIFE ASSOCIATION OF AMERICA.

No. 265 BROADWAY, NEW YORK.

[Commenced business December 7, 1885.]

EDMUND C. BRAMHALL, President. JACOB E. PARSONS, Secretary.

Attorney for service of process in the State of New York, J. E. PARSONS, No. 265 Broadway, New York.

I. INCOME DURING 1885.

Annual dues.....	\$48 32
Assessments.....	54 00
Total paid by members	\$102 98
Received from all other sources, viz.: Officers and others for advances on account of preliminary expenses, office furniture, etc.,	4,500 00
Total Income during the year....	\$4,602 98

II. DISBURSEMENTS DURING 1885.

Salaries and other compensation of officers and other office employés,	\$848 40
Rent	500 00
Printing.....	715 30
All other items, viz.: Postage, \$23; general expenses, \$122.95; office furniture, \$1,517.60; total	1,663 55
(Total expense of management..... \$3,727.25)	
Disbursements during the year, deducted from above total....	\$3,727 25
Balance December 31, 1885	\$875 73

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$102 98; in bank, \$772.75; total.	\$875 73
Other items, viz.: Office furniture.....	1,517 60
Total invested assets as per balance.....	\$2,393 32

IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force	\$15 93
Annual payments or premiums due and unpaid on memberships in force.....	26 00
Total due from members.....	41 93
Total of invested and other assets	\$2,435 26

V. LIABILITIES.

To officers or others for advance on account of expenses of organization	\$4,500 00
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Total policies in force December 31, 1885	21	\$37,500 00

INDUSTRIAL BENEFIT ASSOCIATION.

No. 338 BROADWAY, NEW YORK.

[Commenced business December 30, 1885.]

HOWELL SMITH, *President.*

ALBERT MENET, *Secretary.*

• Attorney for service of process in the State of New York, ALBERT MENET,
No. 338 Broadway, New York.

I. INCOME DURING 1885.

Annual dues	\$55 97
Assessments	47 55
Total paid by members	\$103 52
Received from all other sources	40 50
Total Income during the year	\$144 02

II. DISBURSEMENTS DURING 1885.

Commissions and fees to agents	\$20 00
Printing	20 50
(Total expense of management	\$40.50)
Disbursements during the year, deducted from above total	\$40 50
Balance December 31, 1885	\$103 52

Invested as follows:

III. INVESTED ASSETS.

Cash in office	\$103 52
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IV. LIABILITIES.

To officers or others, for advance on account of expenses of organization	\$40 50
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V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Total policies in force December 31, 1885	223	\$38,500 00

INSURANCE CLERKS' MUTUAL BENEFIT
ASSOCIATION.

No. 156 BROADWAY, NEW YORK.

[Commenced business May, 1872.]

CHARLES E. SHADE, *President.*

CHARLES F. ALLEN, *Secretary.*

Attorney for service of process in the State of New York, EDWARD ROWELL,
No. 55 Liberty street, New York.

I. INCOME DURING 1885.		
Membership fees.....	\$47 00	
Annual dues.....	1,792 25	
Assessments	10,470 75	
		<hr/>
Total paid by members.		\$12,310 00
Interest.....		735 46
		<hr/>
Total Income during the year		\$13,045 46
Balance of ledger assets December 31, 1884		14,376 75
		<hr/>
Total.....		\$27,422 21

II. DISBURSEMENTS DURING 1885.		
Losses and claims		\$9,000 00
(Total paid to members..... \$9,000)		
Salaries and other compensation of officers and other office employés.....		837 92
Advertising, \$25.05; printing, \$156.75; total.....		181 80
All other items, viz.: Legal advice and postage....		38 34
(Total expense of management \$1,058.06)		
		<hr/>
Disbursements during the year, deducted from above total ...		\$10,058 06
		<hr/>
Balance December 31, 1885.....		\$17,364 15

Invested as follows:

III. INVESTED ASSETS.		
<i>Bonds, etc., owned by the Company.</i>		
	Cost value.	Market value.
United States bonds	\$16,760 01	\$17,244 50
		<hr/>
Cash in office, \$386.10; in bank, \$218.04; total.....		\$16,760 01 604 14
		<hr/>
Total invested assets as per balance.		\$17,364 15

IV. OTHER ASSETS.		
Market value of bonds and stocks over cost		424 49
Dues from members for claims not yet assessed.	\$1,010 10	
Mortuary assessments due and unpaid on memberships in force	5,417 80	
Annual dues	137 50	
		<hr/>
Total due from members		6,565 40
		<hr/>
Total of invested and other assets		\$24,414 04

V. EXHIBIT-OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	659	\$659,000 00
Policies or certificates written during year 1885.....	12	12,000 00
Total	671	\$671,000 00
Deduct number ceased to be in force during 1885.....	40	40,000 00
Total policies in force December 31, 1885.....	631	\$631,000 00
	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885	9	\$9,000 00

KNICKERBOCKER MUTUAL BENEFIT ASSOCIATION.

No. 10 FURMAN STREET, BROOKLYN, N. Y.

[Commenced business July 29, 1880.]

EDWIN A. FITCH, *President.*

JAMES M. DESMOND, *Secretary.*

Attorney for service of process in the State of New York, L. O. REEVE,
No. 203 Keap street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$122 60
Assessments.....	1,291 40
Total paid by members	\$1,414 00
Interest	12 18
Received from all other sources, viz.: Donations from proceeds of festival, \$316.41 ; other items, \$28.10; total.....	344 51
Total Income during the year.....	\$1,770 69
Balance of ledger assets December 31, 1884.....	925 59
Total.....	\$2,696 28

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,608 00
(Total paid to members	\$1,608)
Salaries and other compensation of officers and other office employés,	100 00
Printing.....	61 14
All other items.....	13 50
(Total expense of management.....	\$174.64)
Disbursements during the year, deducted from above total....	\$1,782 64
Balance December 31, 1885	\$913 64

Invested as follows :

III. INVESTED ASSETS.

Cash in bank	\$913 64
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KNIGHTS OF COLUMBIA.

No. 20 UNION AVENUE, RONDOUT, N. Y.

[Commenced business October, 1881.]

CHAS. B. BOVIER. *President.*

D. J. AUCHMOODY, *Secretary.*

Attorney for service of process in the State of New York, D. J. AUCHMOODY,
Rondout, N. Y.

I. INCOME DURING 1885.

Annual dues.....	\$408 00
Assessments.....	2,289 95
Medical examiners' fees.....	167 00
Total paid by members.....	\$2,804 95
Received from all other sources.....	1,050 73
Total Income during the year.....	\$3,855 68
Balance of ledger assets December 31, 1884.....	320 38
Total.....	\$4,176 06

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,750 00
(Total paid to members.....	\$1,750)
Medical examiners' fees.....	43 25
Salaries and other compensation of officers and other office employes.....	400 00
Advertising, \$132; printing, \$419.88; total....	551 88
All other items, viz.: Books, seals, badges, etc.....	344 43
Note paid.....	162 50
(Total expense of management.....	\$1,339.56)
Disbursements during the year, deducted from above total ...	\$3,252 06
Balance December 31, 1885.....	\$924 00

Invested as follows:

III. INVESTED ASSETS.

Cash in office.....	\$924 00
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IV. OTHER ASSETS.

Mortuary assessments due and unpaid on memberships in force.....	\$133 55
Payments due and unpaid by lodges.....	269 50
Total due from lodges.....	403 05
All other assets, viz.: Office furniture and supplies.....	335 00
Total of invested and other assets.....	\$1,662 05

V. LIABILITIES.

Claims and death losses due.....	\$175 00
Borrowed money.....	400 00
Due for salaries, rent and office expenses.....	100 00
All other liabilities of the Company, viz.: Printing, supplies, etc.,	341 93
Total Liabilities.....	\$1,016 93

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884..	445	\$289,000 00	435	\$287,000 00
Policies or certificates written during year 1885.....	793	429,000 00	751	376,000 00
Total.....	1,238	\$718,000 00	1,186	\$663,000 00
Deduct number ceased to be in force during 1885....	351	88,000 00	345	86,000 00
Total policies in force December 31, 1885.....	887	\$630,000 00	841	\$577,000 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1884.	3	\$82 50	3	\$82 50
Losses and claims on policies or certificates incurred				
during the year 1885.....	41	1,842 50	40	1,762 50
Total.....	44	\$1,925 00	43	\$1,845 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid				
during the year 1885.....	43	\$1,750 00	42	\$1,670 00

KNIGHTS OF HONOR, SUPREME LODGE.

St. Louis, Mo.

[Commenced business January 1, 1874.]

FRANK D. SLOAT, *President.*

B. F. NELSON, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.	
Supplies to Grand Lodge.....	\$6,203 88
Semi-annual dues.....	32,122 19
Assessments.....	2,999,060 02
From subordinate lodges for benefit certificates.....	5,932 85
Total paid by members.....	\$3,043,318 94
Interest	3,298 76
Fines	3,650 00
Received from all other sources, viz.: Exchange, \$199.22; miscellaneous, \$2,413.35; total.....	2,612 57
Total Income during the year.....	\$3,052,880 27
Balance of ledger assets December 31, 1884	93,860 98
Total.....	\$3,146,741 25

II. DISBURSEMENTS DURING 1885.	
Losses and claims....	\$3,079,000 00
Assessments returned to members	806 45
<i>(Total paid to members.....</i>	<i>\$3,079,806.45)</i>
Supplies.....	2,087 77
Office furniture	321 85
Traveling expenses.....	13,454 05
General expenses	6,367 47
Stationery	286 93
Clerk's salary....	10,780 00
Officers' salary.....	9,700 02
Rent, light and fuel	2,541 27
Expressage, freight, etc	194 05
All other items, viz.: Postage....	2,790 71
Attorneys' fees and court costs.....	12,704 82
Interest, \$840.95; fines, \$67.80; total.....	908 75
<i>(Total expense of management.....</i>	<i>\$62,137.69)</i>
Disbursements during the year, deducted from above total....	\$3,141,944 14
Balance December 31, 1885	\$4,797 11

Invested as follows: *

III. INVESTED ASSETS.

Cash in bank.....	\$4,797 11
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IV. OTHER ASSETS.

Due from former treasurer.....	31,189 18
Dues from members for claims not yet assessed.....	\$28,660 11
Mortuary assessments due and unpaid on memberships in force.. ..	1,586 61
Assessments due.....	14,753 47
Assessments in process of collection.....	106,546 48
Assessments in process of collection not yet due.....	135,420 13

Total due from members.....	286,971 80
All other assets, viz.: Office furniture, \$3,953.03; suspense account, \$1,527.41; cash for expenses, \$698.15; due from grand and subordinate lodges, \$2,960.90; sundries, \$844.10; total.....	9,983 59
Total of invested and other assets.....	\$332,891 68

V. LIABILITIES.

Claims and death losses due	\$180,000 00
Claims and death losses resisted	4,000 00
Total policy claims.....	\$184,000 00
All other liabilities of the Company, viz.: Due grand lodge.....	1 53
Total Liabilities.....	\$184,001 53

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	128,601	\$254,591,000	15,538	\$30,520,000
Policies or certificates written during year 1885.....	8,982	17,535,000	1,007	1,987,000
Total.....	137,583	\$272,126,000	16,545	\$32,507,000
Deduct number ceased to be in force during 1885....	12,088	23,973,000	1,194	2,341,000
Total policies in force December 31, 1885.....	125,495	\$248,153,000	15,351	\$30,166,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	162	\$321,000	16	\$31,000
Losses and claims on policies or certificates incurred during the year 1885.....	1,487	2,942,000	212	415,000
Total.....	1,649	\$3,263,000	228	\$446,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	1,556	\$3,079,000	219	\$423,000

KNIGHTS OF PYTHIAS, ENDOWMENT RANK.

916 I STREET, N. W., WASHINGTON, D. C.

[Commenced business November 1, 1877.]

JOHN VAN VALKENBURGH, *President*.

HALVOR NELSON, *Secretary*.

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$4,838 00
Monthly assessments.....	228,208 65
Assessments ..	423,444 20
<hr/>	
Total paid by members.....	\$656,490 85
Received from all other sources, viz.: Supplies furnished new section and clearance cards to members..	198 75
<hr/>	
Total Income during the year.....	\$656,689 60
Balance of ledger assets December 31, 1884.....	9,034 10
<hr/>	
Total.....	\$665,723 70

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$543,003 85
Assessments returned to members..	169 30
(Total paid to members.....	\$543,173.15)
Salaries and other compensation of officers and other office employes,	13,005 00
Rent, \$870; taxes, \$25; total.....	895 00
Blanks and printing.....	3,589 75
All other items, viz.: Supplies to sections, \$4,456.06; office expenses, \$2,823 63; expenses of Supreme Lodge officers, \$1,490.21; attorneys' fees, costs, etc., in contested cases, \$355.25; total.....	9,125 15
(Total expense of management.....	\$26,614.90)
<hr/>	
Disbursements during the year, deducted from above total ...	\$569,788 05
<hr/>	
Balance December 31, 1885.....	\$95,935 65

Invested as follows:

III. INVESTED ASSETS.

Cash in bank.	\$95,935 65
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$12,400 00
Mortuary assessments due and unpaid on memberships in force.....	21,706 90
Mortuary assessments not yet due	3,523 30
<hr/>	
Total due from members	37,630 20
All other assets, viz.: Office furniture, fixtures and supplies	1,544 50
<hr/>	
Total of invested and other assets.....	\$135,110 35

V. LIABILITIES.

Claims and death losses due.....	\$12,000 00
Claims and death losses not due.....	56,600 00
Claims and death losses, assessments not made	12,400 00
<hr/>	
Total Liabilities	\$81,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884...	26,489	\$40,123,152 90	2,040	\$3,017,767 75
Policies or certificates written during year 1885.....	14,800	32,338,300 00	1,353	2,477,233 00
Total.....	41,289	\$72,461,452 90	3,393	\$5,495,100 75
Deduct number ceased to be in force during 1885...	24,123	37,600,843 90	1,868	2,847,908 75
Total policies in force December 31, 1885.....	17,151	\$34,860,609 00	1,525	\$2,647,192 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	67	\$105,444 00	4	\$6,000 00
Losses and claims on policies or certificates incurred during the year 1885	303	518,559 85	29	42,055 00
Total	370	\$624,003 85	33	\$48,055 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885... ..	322	\$543,003 85	25	\$38,455 00

KNIGHTS OF ST. JOHN AND MALTA, CHAPTER
GENERAL OF AMERICA.

No. 175 EAST ONE HUNDRED AND TWENTIETH STREET, NEW YORK.

[Commenced business March 12, 1883.]

R. P. HALLGREEN, *President.* J. L. McELROY, *Secretary.*
Attorney for service of process in the State of New York, JOHN L. DAVIES, JR.,
No. 237 Broadway, New York.

I. INCOME DURING 1885.

Membership fees.....	\$35 50
Annual dues	208 20
Assessments	579 98
Medical examiners' fees	35 50
Total paid by members.....	\$859 18
Loans	615 00
Received from all other sources, viz.: Supplies, etc.....	365 75
Total Income during the year.....	\$1,839 93
Balance of ledger assets December 31, 1884.....	16 76
Total.....	\$1,856 69

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$579 98
(Total paid to members.	\$579.98)
Commissions and fees to agents.....	190 00
Medical examiners' fees.	35 50
Printing	689 75
All other items	352 75
(Total expense of management.	\$1,269)
Disbursements during the year, deducted from above total....	\$1,847 98
Balance December 31, 1885	\$8 71

Invested as follows:

III. INVESTED ASSETS.

Cash in office	\$8 71
Agents' ledger balances....	525 49
Other items, viz.: Seal, book, etc.....	622 75
Total invested assets as per balance.....	<u>\$1,156 95</u>

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	250 71
Total of invested and other assets	<u>\$1,407 66</u>

V. LIABILITIES.

Borrowed money.....	\$338 75
To officers or others for advance on account of expenses of organization	141 84
All other liabilities of the Company	110 50
Total Liabilities.....	<u>\$591 09</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	232	\$442,000 00	120	\$221,000 00
Policies or certificates written during year 1885.....	71	122,000 00	51	85,000 00
Total	303	\$564,000 00	171	\$306,000 00
Deduct number ceased to be in force during 1885....	45	87,000 00	30	57,000 00
Total policies in force December 31, 1885.....	258	<u>\$477,000 00</u>	141	<u>\$249,000 00</u>
			Amount.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884...			\$579 98	\$579 98
Losses and claim on policies or certificates paid during the year 1885.....			<u>579 98</u>	<u>579 98</u>

KNIGHTS TEMPLARS AND MASONIC MUTUAL AID ASSOCIATION.

No. 27½ WEST THIRD STREET, CINCINNATI, OHIO.

E. T. CARSON, *President*.

[Commenced business January 1, 1878.]

CHAS. BROWN, *Secretary*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$1,859 85
Assessments.....	188,218 50
Total paid by members.....	<u>\$190,078 35</u>
Interest	6,168 72
Received from all other sources.....	59 18
Total Income during the year.....	<u>\$196,306 25</u>
Balance of ledger assets December 31, 1884.....	126,884 75
Total.....	<u>\$323,191 00</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$158,500 00
Individual accounts	15 25
Assessments returned to members.....	479 60
<i>(Total paid to members \$158,994.85)</i>	
Commissions and fees to agents	1,540 90
Salaries and traveling expenses of agents	402 87
Medical examiners' fees.....	805 00
Salaries and other compensation of officers and other office employees	5,735 75
Rent, \$372; taxes, \$30; total.	402 00
Printing.....	589 35
All other items, viz.: Postage, \$1,357.93; collections, \$2,216 48 ; office expenses, \$302.07; trustees, \$493.50; legal fees, \$98.60; total,	4,468 58
<i>(Total expense of management. \$13,945.85)</i>	
Disbursements during the year, deducted from above total....	\$172,939 30
Balance December 31, 1885	\$150,251 70

Invested as follows:

III. INVESTED ASSETS.

Loans secured by pledge of bonds and stocks, etc.....	\$129,100 00
Cash in office, \$602.10 ; in bank, \$20,549.60; total	21,151 70
Total invested assets, as per balance	\$150,251 70

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	\$15,000 00
Mortuary assessments due and unpaid on memberships in force.....	200 00
Mortuary assessments not yet due (since collected)	9,000 00
Total due from members.	\$24,200 00
Deduct cost of collection	300 00
Net amount due from members	23,900 00
All other assets	329 10
Total of invested and other assets.....	\$174,480 80

V. LIABILITIES.

Claims and death losses not due	\$5,000 00
Claims and death losses resisted.....	10,000 00
Total Liabilities.....	\$15,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	4,560	\$17,644,000	1,691	\$6,542,000
Policies or certificates written during year 1885.....	433	1,082,000	236	554,000
Total.	4,993	\$18,726,000	1,927	\$7,096,000
Deduct number ceased to be in force during 1885....	298	1,065,000	158	572,000
Total policies in force December 31, 1885	4,695	\$17,661,000	1,769	\$6,524,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	7	\$29,000	1	\$5,000
Losses and claims on policies or certificates incurred during the year 1885.	36	146,000	15	62,000
Total	43	\$175,000	16	\$67,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	40	\$158,500	14	\$57,000

LEGION OF JUSTICE.

No. 2094 LEXINGTON AVENUE, NEW YORK.

[Commenced business May 1, 1883.]

S. M. LYON, *President.*

SARAH E. DAVIS, *Secretary.*

Attorney for service of process in the State of New York, CHARLES R. W. DAVIS,
No. 2094 Lexington avenue, New York.

I. INCOME DURING 1885.

Membership fees	\$253 50
Annual dues	476 50
Assessments	1,854 97
Medical examiners' fees	124 50
Total paid by members...	\$2,719 47
Received from all other sources, viz.: Merchandise, etc.....	70 05
Total Income during the year.....	\$2,789 52
Balance of ledger assets December 31, 1884.....	80 06
Total.....	\$2,869 58

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$1,854 97
(Total paid to members..... \$1,854.97)	
Commissions and fees to agents.....	\$180 00
Medical examiners' fees	134 50
Salaries and other compensation of officers and other office employes	383 33
Advertising and printing	221 95
All other items, viz.: Interest on loans, postage, office expenses, etc.,	90 00
(Total expense of management..... \$829.78)	
Disbursements during the year, deducted from above total....	\$2,684 75
Balance December 31, 1885	\$184 83

Invested as follows:

III. INVESTED ASSETS.

Cash in bank	\$184 83
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IV. OTHER ASSETS.

All other assets, viz.: Due from loan....	45 00
Merchandise, books, etc.....	2,079 91
Total of invested and other assets	\$2,309 74

V. LIABILITIES.

Due for salaries, rent and office expenses.....	\$820 00
Borrowed money	1,000 00
Total Liabilities.....	\$1,820 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.		
	Number.	Amount.
Policies or certificates in force December 31, 1884.....	391	\$832,000 00
Policies or certificates written during year 1885	248	390,000 00
Total	639	\$1,222,000 00
Deduct number ceased to be in force during 1885.....	30	.....
Total policies in force December 31, 1885.....	... ..	\$1,161,500 00
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	4	\$1,854 97

LIFE UNION.

No. 24 PARK PLACE, NEW YORK.

[Commenced business August 22, 1885.]

THOMAS S. JOHNSON, *President.*

JOHN S. PURDY, *Secretary.*

Attorney for service of process in the State of New York, THOMAS B. ODELL.
No. 67 Wall street, New York.

I. INCOME DURING 1885.

Annual dues.....	\$1,185 00
Medical examiners' fees paid by members.....	2,028 00
Total paid by members.....	\$6,213 00
Received from all other sources, viz.: Advances for organization purposes.....	1,000 00
Total Income during the year.....	\$7,213 00

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$120 00
(Total paid to members.....	\$120)
Commissions and fees to agents.....	2,122 10
Salaries and traveling expenses of agents.....	57 44
Medical examiners' fees paid by applicants.....	2,028 00
Salaries and other compensation of officers and other office employes,	436 00
Rent.....	190 00
Advanced to officers and agents, to be repaid out of salaries or commissions.....	6 00
Advertising, \$73.81; printing, \$693.44; total.....	772 25
All other items.....	924 20
(Total expense of management.....	\$6,535.99)
Disbursements during the year, deducted from above total....	\$6,655 99
Balance December 31, 1885	\$557 01

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$328.70; in bank, \$228.31; total.....	\$557 01
Agents' ledger balances.....	6 00
Total invested assets, as per balance.....	\$563 01

IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force	538 00
All other assets, viz.: Furniture and fixtures.....	395 65
Total of invested and other Assets.....	<u>\$1,496 66</u>

V. LIABILITIES.

To officers or others for advance on account of expenses of organization	<u>\$1,000 00</u>
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1885.....	982	\$3,770,000
Deduct number ceased to be in force during 1885.....	6	26,000
Total policies in force December 31, 1885	<u>976</u>	<u>\$3,744,000</u>
	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	<u>2</u>	<u>\$120 00</u>

MARINERS' MUTUAL BENEFIT ASSOCIATION.

No. 169 BROADWAY, NEW YORK.

[Commenced business October 21, 1881.]

MARTIN HUBBE, *President.*

RUFUS S. KING, *Secretary.*

Attorney for service of process in the State of New York, J. TRAVIS KING,
No. 118 Wall street, New York.

I. INCOME DURING 1885.

Membership fees ..	\$743 00
Assessments.....	963 60
Total Income during the year.....	<u>\$1,706 60</u>
Balance of ledger assets December 31, 1884	30 50
Total.....	<u>\$1,737 10</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$882 00
(Total paid to members..... \$882)	
Commissions and fees to agents.....	530 00
Commissions and fees to officers and directors.....	87 60
Rent	130 00
Advertising	70 00
(Total expense of management.. \$817.60)	
Disbursements during the year, deducted from above total....	<u>\$1,699 60</u>
Balance December 31, 1885.....	<u>\$37 50</u>

III. LIABILITIES.

Due for salaries, rent and office expenses.....	<u>\$817 60</u>
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IV. EXHIBIT OF CERTIFICATES OR POLICIES

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	233	.....
Policies or certificates written during year 1885.....	146	.....
	<hr/>	<hr/>
Total.....	379	.....
Deduct number ceased to be in force during 1885.....	3	.....
	<hr/>	<hr/>
Total policies in force December 31, 1885	376	.....
	<hr/>	<hr/>
	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	3	\$882 00
	<hr/>	<hr/>

MASONIC BENEVOLENT ASSOCIATION.

No. 10 EAST BROADWAY, MATTOON, ILL.

[Commenced business June 22, 1874.]

JONATHAN RICHMOND, *President.* JOHN F. SCOTT, *Secretary.*
Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$1,181 00	
Assessments.....	188,356 08	
	<hr/>	
Total paid by members		\$189,537 08
Rents		150 00
Received from all other sources		17 16
		<hr/>
Total Income during the year.....		\$189,704 24
Balance of ledger assets December 31, 1884		11,776 56
		<hr/>
Total.....		\$201,480 80

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$171,768 35
(Total paid to members.	\$171,768.35)
Commissions and fees to agents	9,135 45
Salaries and traveling expenses of agents	7,229 47
Medical examiners' fees	366 00
Salaries and other compensation of officers and other office employees	4,275 58
Taxes	220 55
Printing.....	894 70
All other items, viz.: Postage, insurance, fuel, gas, janitor, etc	1,030 47
(Total expense of management	\$23,152.22)
	<hr/>
Disbursements during the year, deducted from above total....	\$194,920 57
	<hr/>
Balance December 31, 1885	\$6,560 23

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$4,812 28
Cash in bank	1,747 95
	<hr/>
Total invested assets as per balance	\$6,560 23

IV. OTHER ASSETS.

Rents due, \$37.50; accrued, \$12.50; total	\$50 00
Market value of bonds and stocks over cost.	687 72
Dues from members for claims not yet assessed.	\$48, 154 92
Mortuary assessments due and unpaid on memberships in force.	3, 478 93
Total due from members.	\$51, 633 85
Deduct cost of collection.	4, 608 41
Net amount due from members.	47, 025 44
Total of invested and other assets.	\$54, 323 29

V. LIABILITIES.

Claims and death losses, assessments not made.	\$43, 777 20
National, State or other taxes due.	217 28
Total Liabilities.	\$43, 994 48

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.	4, 775	\$20, 425, 000 00	45	\$172, 500 00
Policies or certificates written during year 1885.	1, 500	4, 693, 750 00	435	1, 168, 750 00
Total.	6, 275	\$25, 118, 750 00	480	\$1, 341, 250 00
Deduct number ceased to be in force during 1885.	993	3, 568, 750 00	49	136, 250 00
Total policies in force December 31, 1885.	5, 282	\$21, 550, 000 00	431	\$1, 205, 000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.	5	\$18, 120 60	.....	.....
Losses and claims on policies or certificates incurred during the year 1885.	49	190, 128 25	1	\$2, 500 00
Total.	54	\$208, 248 85	1	\$2, 500 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.	44	\$171, 768 35	.....	.....

MASONIC GUILD AND MUTUAL BENEFIT ASSOCIATION.

ASTOR HOUSE (ROOM 65), BROADWAY, NEW YORK.

[Commenced business September, 1879.]

ROBERT BLACK, *President.*

ISAAC SIMONSON, *Secretary.*

Attorney for service of process in the State of New York, ADOLPHUS D. POPE,
No. 196 Broadway, New York.

I. INCOME DURING 1885.

Membership fees.	\$253 53
Annual dues.	880 80
Assessments.	19, 090 65
Medical examiners' fees.	99 00
Total paid by members.	\$20, 323 98
Received from all other sources	68 60
Total Income during the year	\$20, 392 58
Balance of ledger assets December 31, 1884	5, 023 00
Total.	\$25, 415 58

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$14,455 22
(Total paid to members..... \$14,455.22)	
Commissions and fees to agents	1,157 03
Medical examiners' fees	99 00
Salaries and other compensation of officers and other office employés	2,255 04
Rent	504 00
Advertising, \$32.80; printing, \$124; total.....	156 80
All other items, viz.: Incidental expenses, \$118.46; postage, \$227.99; legal expenses, \$160; stationery, \$14.45; total.....	520 90
(Total expense of management..... \$4,692.77)	
Disbursements during the year, deducted from above total....	\$19,147 99
Balance December 31, 1885	\$6,267 59

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$4,855.71; in bank, \$1,411.88; total.....	\$6,267 59
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IV. LIABILITIES.

Claims and death losses due.....	\$4,322 99
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V. EXHIBIT OF CERTIFICATES OR POLICIES

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,115	\$2,920,000 00
Policies or certificates written during year 1885.....	99	265,000 00
Total	1,214	\$3,185,000 00
Deduct number ceased to be in force during 1885.....	340	919,000 00
Total policies in force December 31, 1885	874	\$2,266,000 00

MASONIC LIFE ASSOCIATION OF WESTERN NEW YORK.

No. 162 PEARLE STREET, BUFFALO, N. Y.

[Commenced business January, 1872.]

JAMES McCREDIE, *President.* NELSON O. TIFFANY, *Secretary.*
Attorney for service of process in the State of New York, DAVID F. DAY,
No. 162 Pearle street, Buffalo, N. Y.

I. INCOME DURING 1885.

Membership fees.....	}	\$134,757 34
Annual dues.....		
Assessments		
Interest		918 70
Received from all other sources, viz.: Principal of two mortgages,		8,500 00
Total Income during the year.....		\$144,176 04
Balance of ledger assets December 31, 1884		14,925 56
Total		\$159,101 60

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$145,264 00
(Total paid to members	\$145,264)
Salaries and traveling expenses of agents.....	1,763 81
Medical examiners' fees	152 25
Salaries and other compensation of officers and other office employes,	3,955 00
Rent	405 00
Advertising, \$15; printing, \$831.41; total	846 41
All other items, viz.: Postage, \$1,497.41; actuary, \$25; office fur-	
niture, \$40.40; examining books, \$200; fees returned, \$199.50;	
insurance, \$5; total	1,967 31
(Total expense of management.....	\$9,689.78)

Disbursements during the year, deducted from above total.... \$154,353 78

Balance December 31, 1885 \$4,747 82

Invested as follows :

III. INVESTED ASSETS.

Cash in bank \$4,747 82

IV. OTHER ASSETS.

Dues from members for claims not yet assessed 8,000 00

Total of invested and other assets..... \$12,747 82

V. LIABILITIES.

Claims and death losses due \$2,000 00

Claims and death losses not due..... 2,000 00

Claims and death losses, assessments not made 8,000 00

Total Liabilities..... \$12,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount
Policies or certificates in force April 1, 1885.....	2,146	.....
Policies or certificates written during year 1885.....	136	.....
Total	2,282	.....
Deduct number ceased to be in force during 1885.....	268	.....
Total policies in force December 31, 1885.....	2,014	\$4,028,000

	Number.	Amount.
Losses and claims on policies or certificates unpaid		
December 31, 1884.....	7	\$14,233
Losses and claims on policies or certificates paid during		
the year 1885 .....	.....	4,042,233

MASONIC MUTUAL LIFE ASSOCIATION.

CLEVELAND, OHIO.

F W. PELTON, *President.* [Commenced business August, 1883.] FRED. A. MORSE, *Secretary.*
Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.	\$4,407 20	
Assessments.....	8,626 90	
Medical examiners' fees.....	754 50	
Total Income during the year		\$13,788 60
Balance of ledger assets December 31, 1884.....		1,743 40
Total.....		\$15,532 00

II. DISBURSEMENTS DURING 1885.

Losses and claims.....		\$3,681 50
(Total paid to members.. ..	\$3,681.50)	
Commissions and fees to agents		2,954 55
Salaries and traveling expenses of agents and manager.....		347 90
Medical examiners' fees paid by members.....		754 50
Salaries and other compensation of officers and other office employ�es		2,155 50
Rent.....		324 96
Advertising, \$29.50; printing, \$233.10; total.. ..		262 60
All other items, viz.: Office furniture, postage and sundry expenses.....		682 56
(Total expense of management.....	\$7,482.57)	
Disbursements during the year, deducted from above total.....		\$11,164 07
Balance December 31, 1885....		\$4,367 93

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$98.27; in bank, \$4,269.66; total.....	\$4,367 93
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IV. OTHER ASSETS.

Annual payments or premiums in process of collection not yet due .	\$265 00	
Deduct cost of collection	2 65	
Net amount due from members		262 35
All other assets, viz.: Office furniture, safe, books, stationery, etc.,		768 64
Total of invested and other assets		\$5,398 92

VI. LIABILITIES.

All other liabilities of the Company, viz.: Borrowed money, \$40.83; expense of organization, \$2,000; total.. ..	\$2,040 83
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884 ...	624	\$2,602,000 00	63	\$261,000 00
Policies or certificates written during year 1885	503	2,034,000 00	157	663,000 00
Total.. ..	1,127	\$4,636,000 00	220	\$924,000 00
Deduct number ceased to be in force during 1885....	37	146,000 00	8	30,000 00
Total policies in force December 31, 1885....	1,090	\$4,490,000 00	212	\$894,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885... .	3	\$3,681 50	2	\$2,180 00

MASSACHUSETTS BENEFIT ASSOCIATION.

TREMONT TEMPLE (ROOMS 25 AND 26), BOSTON, MASS.

[Commenced business October 13, 1879.]

WILLARD MARCY, *President.*

GEO. A. LITCHFIELD, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$22,582 40
Annual dues.....	44,176 00
Assessments.....	446,910 42
Medical examiners' fees ...	3,366 00
<hr/>	
Total paid by members.....	\$517,034 82
Interest.....	4,740 94
Received from all other sources.....	93 67
<hr/>	
Total Income during the year.....	\$521,869 43
Balance of ledger assets December 31, 1884.....	76,066 60
<hr/>	
Total.....	\$597,936 03

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$441,250 00
(Total paid to members.....	\$441,250)
Commissions and fees to agents.....	36,416 10
Commissions and fees to officers and directors.....	7,500 00
Traveling expenses of managers	193 47
Medical examiners' fees	4,377 90
Salaries and other compensation of officers and other office employees	7,922 95
Rent, \$933.30; taxes, \$667.71; total.....	1,601 01
Advertising, \$2,292 21; printing, \$2,458.29; total.....	4,750 50
All other items, viz.: Office fixtures, \$898.91; agency expenses, \$879.88; legal expenses, \$2,782.65; postage, \$2,829.71; sundries, \$356.13; total.....	7,747 28
(Total expense of management	\$70,509.21)
<hr/>	
Disbursements during the year, deducted from above total....	\$511,759 21
<hr/>	
Balance December 31, 1885	\$86,176 82

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$20,250 00
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Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$37,213 50	\$37,213 50	
<hr/>			37,213 50
Cash in office, \$135.08; in bank, \$26,834.15; total.....			26,969 23
Agents' ledger balances.....			1,126 40
Other items: Loans to agents			617 69
<hr/>			\$86,176 82
Total invested assets as per balance .			<hr/>

IV. LIABILITIES.

Claims and death losses not due.....	\$52,500 00
Claims and death losses, assessments not made.....	82,000 00
Claims and death losses resisted.....	8,000 00
Total Liabilities.....	<u>\$92,500 00</u>

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	9,966	\$38,595,000	1,311	\$6,094,000
Policies or certificates written during year 1885....	1,643	6,342,000	160	\$739,000
Total	11,609	\$44,937,000	1,471	\$6,833 000
Deduct number ceased to be in force during 1885....	1,039	4,243,000	124	587,000
Total policies in force December 31, 1885... ..	<u>10,570</u>	<u>\$40,694,000</u>	<u>1,347</u>	<u>\$6,246,000</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	7	\$29,000	1	\$5,000
Losses and claims on policies or certificates incurred during the year 1885... ..	126	530,000	19	89,000
Total.....	<u>133</u>	<u>\$559,000</u>	<u>20</u>	<u>\$94,000</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	<u>109</u>	<u>\$461,500</u>	<u>15</u>	<u>\$69,000</u>

MERCANTILE BENEFIT ASSOCIATION.

No. 319 BROADWAY, N. Y.

[Commenced business May 1, 1877.]

JOSEPH W. CONGDON, *President.*

RUSSELL P. HOYT, *Secretary.*

Attorney for service of process in the State of New York, ABEL COOK,
93 Nassau street, New York.

I. INCOME DURING 1885.

Membership fees.....	\$1,215 00
Assessments.....	<u>73,990 00</u>
Total paid by members	\$75,205 00
Interest	3,474 00
Received from all other sources	135 63
Total Income during the year.....	<u>\$78,814 63</u>
Balance of ledger assets December 31, 1884	116,388 51
Total.....	<u>\$195,203 14</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$59,179 75
Assessments returned to members	140 00
(Total paid to members	\$59,319.75)
Salaries and other compensation of officers and other office employés	3,760 25
Rent	<u>780 00</u>

Blanks and printing.....	\$402 88
All other items	1,827 43
(Total expense of management.....)	\$6,770.55)

Disbursements during the year, deducted from above total.... \$66,090 30

Balance December 31, 1885..... \$129,112 84

Invested as follows:

III. INVESTED ASSETS.

United States bonds (cost value).....	\$111,666 67
Cash in bank.....	16,473 30
Safe and office furniture and fixtures....	972 87
Total invested assets as per balance	\$129,112 84

IV. OTHER ASSETS.

Market value of bonds and stocks over cost.....	2,640 27
Mortuary assessments due and unpaid on memberships in force	\$28,175 00
Deduct cost of collection	1,408 75
Net amount due from members	26,766 25
Total of invested and other assets	\$158,519 36

V. LIABILITIES

Claims and death losses not due.....	\$15,000 00
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,315	.....
Policies or certificates written during year 1885....	232	.....
Total.....	2,547	.....
Deduct number ceased to be in force during 1885.....	63	.....
Total policies in force December 31, 1885....	2,484	.....

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	3	\$15,000 00
Losses and claims on policies or certificates incurred during the year 1885.....	14	59,179 75
Total	17	\$74,179 75

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885		\$59,179 75

MERCANTILE MUTUAL ACCIDENT ASSOCIATION.

No. 18 POST-OFFICE SQUARE, BOSTON, MASS.
[Commenced business January 24, 1881.]

WM. B. BROWN, *President.*

W. L. WELLMAN, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$11,435 75
Annual dues.....	4,748 75
Assessments.	34,941 00
Total paid by members ..	\$51,125 50
Interest.....	51 67
Received from all other sources	400 80
Total Income during the year.....	\$51,577 97
Balance of ledger assets December 31, 1884	4,126 16
Total.....	\$55,704 13

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$32,156 16
Assessments returned to members	38 50
(Total paid to members.....	\$32,194.66)
Commissions and fees to agents	8,264 13
Medical examiners' fees.....	936 97
Salaries and other compensation of officers and other office employes,	3,915 34
Advertising, \$769.68; printing, \$843.64; total.....	1,613 32
All other items, viz : Postage, \$735.60; rent and sundries, \$813.84;	
total.....	1,549 44
(Total expense of management.....	\$16,279.20)
Disbursements during the year. deducted from above total....	\$48,473 86
Balance December 31, 1885.....	\$7,230 27

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$306.45 ; in bank, \$6,923.82 ; total.....	\$7,230 27
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IV. OTHER ASSETS.

All other assets, viz.: Assessment No. 18, called January 1, 1886,	
and advance assets from new members.	6,500 00
Agents' ledger balances, net \$1,215.20; office furniture, \$150; total,	1,365 20
Total of invested and other assets.....	\$15,095 47

V. LIABILITIES.

Claims and death losses not due.....	\$3,500 00
Claims and death losses, assessments not made... ..	1,600 00
Claims resisted.....	3,000 00
Total policy claims.....	\$8,100 00
All other liabilities of the Company, viz : Balance due depositors	
for future assessments, \$396.80; printing and advertising, \$508.95;	
total.....	905 75
Total Liabilities.....	\$9,005 75

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	3,710	\$15,588,250	20	\$97,000
Policies or certificates written during year 1885.....	3,213	10,818,500	59	254,000
Total.....	6,923	\$26,406,750	79	\$351,000
Deduct number ceased to be in force during 1885.. ..	3,644	12,886,250	18	83,000
Total policies in force December 31. 1885.....	3,279	\$13,520,500	61	\$268,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	2	\$8,250	.....	.....
Losses and claims on policies or certificates incurred during the year 1885.	2	6,000	.....	.....
Total.....	4	\$14,250	.....	.....

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	3	\$10,750	.....	.....

MERCANTILE MUTUAL ACCIDENT SOCIETY.

No. 52 STATE STREET, ALBANY, N. Y.

[Commenced business April 1, 1881.]

ROBERT H. WEIR, *President.*

WILLIAM C. HICKOX, *Secretary.*

Attorney for service of process in the State of New York, WILLIAM C. HICKOX,
No. 52 State street, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$2,955 00	
Annual dues.....	1,576 00	
Assessments.....	5,506 00	
Advance payments.....	395 00	
Total Income during the year.		\$10,432 00
Balance of ledger assets December 31, 1884.....		499 77
Total.		\$10,931 77

II. DISBURSEMENTS DURING 1885.

Losses and claims ...	\$4,167 93
(Total paid to members.....	\$4,167.93)
Commissions and fees to agents.....	2,955 00
Commissions and fees to officers and directors.....	38 75
Medical examiners' fees.....	91 00
Salaries and other compensation of officers and other office employ��s,	2,125 00
Rent	246 00
Advertising, \$12.60; printing, \$291.80; total.....	304 40
All other items, viz.: Postage, stationery, legal and all other expenses.....	531 83
(Total expense of management.....	\$6,291.98)
Disbursements during the year, deducted from above total....	\$10,459 91
Balance December 31, 1885	\$471 86

Invested as follows:

III. INVESTED ASSETS.	
Cash in bank.....	\$471 86

IV. OTHER ASSETS.	
All other assets, viz.: Furniture, fixtures, etc.....	606 75
Total of invested and other assets.....	<u>\$1,078 61</u>

V. LIABILITIES.	
All liabilities of the Company.....	<u>\$65 00</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.
Total business.

	Number.
Policies or certificates in force December 31, 1884.....	1,138
Policies or certificates written during year 1885.....	985
Total.....	<u>2,123</u>
Deduct number ceased to be in force during 1885.....	967
Total policies in force December 31, 1885	<u>1,156</u>

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	122	<u>\$4,167 93</u>

MERCHANT TAILORS' SOCIETY OF THE CITY OF
NEW YORK.

No. 13 WEST TWENTY-SEVENTH STREET, NEW YORK.

[Commenced business June 8, 1885.]

ANDREW PATTERSON, *President.* THOMAS O. DENNY, *Secretary.*
Attorney for service of process in the State of New York, JACOB W. FEETER,
No. 128 Broadway, New York.

I. INCOME DURING 1885.	
Membership fees.....	<u>\$250 00</u>

Invested as follows:

II. INVESTED ASSETS.	
Cash in bank....	<u>\$250 00</u>

MASONIC BENEVOLENT ASSOCIATION.

No. 10 EAST BROADWAY, MATTOON, ILL.

[Organized 1874; commenced business June 22, 1874.]

JONATHAN RICHMOND, *President*.

JOHN F. SCOTT, *Secretary*.

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$1,983 30
Assessments	111,140 24
Total paid by members ..	\$113,123 54
Rents.....	100 00
Received from all other sources, viz.. Sale of door, \$5; sale of stove, \$10 ; total.....	15 00
Total Income during the year....	\$113,238 54
Balance of ledger assets December 31, 1884	8,591 56
Total.....	\$121,830 10

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$91,400 30
(Total paid to members... .. \$91,400.50)	
Commissions and fees to agents	6,173 13
Salaries and traveling expenses of agents.....	6,463 18
Medical examiners' fees	315 50
Salaries and other compensation of officers and other office employes,	3,749 10
Taxes	150 74
Printing.....	757 37
All other items, viz.: Postage, insurance, fuel, gas, janitor, repairs, etc	1,044 02
(Total expense of management	\$18,653.04)
Disbursements during the year, deducted from above total....	\$110,053 54
Balance December 31, 1885 .	\$11,776 56

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value.....	\$4,812 28
Cash in bank	6,964 28
Total invested assets as per balance.....	\$11,776 56

IV. OTHER ASSETS.

Rents due, \$37.50; accrued, \$12.50; total.....	50 00
Market value of bonds and stocks over cost....	687 72
Dues from members for claims not yet assessed	\$19,932 60
Mortuary assessments due and unpaid on membership, in force.....	445 76
Total due from members	\$20,378 36
Deduct cost of collection.....	1,812 06
Net amount due from members	18,566 30
Total of invested and other assets.....	\$31,020 58

V. LIABILITIES.

Claims and death losses, assessments not made ..	\$18,120 60
National, State or other taxes due.....	220 55
Total Liabilities.....	<u>\$18,341 15</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES

Total business — Business in New York.

	Number	Amount.	Number	Amount.
Policies or certificates in force December 31, 1884. ..	3,861	\$17,290,000	24	\$102,500
Policies or certificates written during year 1885.....	1,326	4,842,500	23	77,500
Total.....	5,187	\$22,132,500	47	\$180,000
Deduct number ceased to be in force during 1885,.....	412	1,707,500	2	7,500
Total policies in force December 31, 1885. ..	<u>4,775</u>	<u>\$20,425,000</u>	<u>45</u>	<u>\$172,500</u>
	Number.	Amount.	Number.	Amount
Losses and claims on policies or certificates unpaid				
December 31, 1884	5	\$18,120 60	.....	.....
Losses and claims on policies or certificates incurred				
during the year 1885.....	29	95,610 70	1	\$5,000
Total.....	<u>34</u>	<u>\$113,731 30</u>	<u>1</u>	<u>.....</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during				
the year 1885.....	29	\$91,400 50	1	\$5,000

MOHAWK VALLEY MASONIC LIFE ASSOCIATION.

ILION, N. Y.

[Commenced business April 10, 1876.]

CHAS. W. CARPENTER, *President.*

JOSEPH P. OGDEN, *Secretary.*

Attorney for service of process in the State of New York, JOSEPH P. OGDEN,
Ilion, N. Y.

I. INCOME DURING 1885

Membership fees	\$7 00
Assessments	642 70
Total paid by members.....	<u>\$649 70</u>
Interest.....	42 48
Total Income during tne year.....	<u>\$692 18</u>
Balance of ledger assets December 31, 1884.....	1,238 19
Total.....	<u>\$1,930 37</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$583 00
(Total paid to members.....	\$583)
Salaries and other compensation of officers and other office	
employés.....	30 00
Rent.	10 00
Printing and postage.....	30 39
All other items.....	20 00
(Total expense of management.....	\$90.39)
Disbursements during the year, deducted from above total....	<u>\$673 39</u>
Balance December 31, 1885	<u>\$1,256 98</u>

Invested as follows:

III. INVESTED ASSETS.		
United States bonds		\$1,041 87
Cash in bank.....		84 11
Other items, safe and office furniture.....		131 00
Total invested assets, as per balance.....		<u>\$1,256 98</u>

IV. OTHER ASSETS.		
Market value of bonds and stocks over cost		135 63
Total of invested and other assets		<u>\$1,392 61</u>

V. LIABILITIES.		
Claims and death losses, assessments not made.....		<u>\$151 00</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.		
Total business, all in New York.		
	Number.	
Policies or certificates in force December 31, 1884.....	141	
Policies or certificates written during year 1885.....	30	
Total.....		<u>171</u>
Deduct number ceased to be in force during 1885.....	20	
Total policies in force December 31, 1885.....		<u>151</u>
	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	5	\$734 00
Losses and claims on policies or certificates paid during the year 1885.....	4	583 00

MUTUAL AID AND ACCIDENT ASSOCIATION

(CLASS "A.")

No. 134 POWERS' BLOCK, ROCHESTER, N. Y.

[Commenced business September 20, 1880.]

O. N. CRANE, *President.*

D. J. WOODWORTH, *Secretary.*

Attorney for service of process in the State of New York, GEO. RAINES,
Savings Bank Building, Rochester, N. Y.

I. INCOME DURING 1885.		
Membership fees.....		\$5,130 00
Annual dues.....		6,020 50
Assessments.....		29,016 75
Medical examiners' fees.....		570 00
Total Income during the year.....		<u>\$40,737 25</u>
Balance of ledger assets December 31, 1884.....		2,621 36
Total.....		<u>\$43,358 61</u>
II. DISBURSEMENTS DURING 1885.		
Losses and claims.....		\$27,962 15
Assessments returned to members.....		7 70
(Total paid to members.....		\$27,969.85)
Commissions and fees to agents.....		4,560 00
Commissions and fees to officers.....		1,414 30
Salaries and traveling expenses of agents.....		800 00

Medical examiners' fees.....	\$570 00
Salaries and other compensation of officers and other office employés	2,586 00
Rent.....	379 21
Printing.....	589 29
All other items, viz.: Office furniture, \$262.99; legal expenses, \$680.04; total.....	943 03
<i>(Total expense of management..... \$11,841.83)</i>	

Disbursements during the year, deducted from above total... \$39,811 68

Balance December 31, 1885..... \$3,546 93

Invested as follows:

III. INVESTED ASSETS.

Cash in bank.....	\$1,716 52
Agents' ledger balances.....	66 23
Other items: Indorsed orders on treasurer, \$1,394.98; cash items, \$369.20; total.....	1,764 18

Total invested assets, as per balance..... \$3,546 93

IV. OTHER ASSETS

Amount of future assessments applicable if needed to pay resisted claims.....	\$3,000 00
Mortuary assessments not yet due.	5,000 00
Annual payments or premiums in process of collection, not yet due	1,000 00
Total due from members	\$9,000 00
Deduct cost of collection	350 00

Net amount due from members..... 8,650 00

Total of invested and other assets \$12,196 93

V. LIABILITIES.

Claims and death losses not due	\$5,690 00
Claims and death losses resisted.	2,810 00

Total policy claims..... \$8,500 00
Due for salaries, rent and office expenses 962 55

Total Liabilities..... \$9,462 55

VI. EXHIBIT OF CERTIFICATES OR POLICIES

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,151	\$4,302,000 00
Policies or certificates written during year 1885.	570	1,140,000 00
Total.....	2,721	\$5,442,000 00
Deduct number ceased to be in force during 1885.....	313	626,000 00
Total policies in force December 31, 1885	2,408	\$4,816,000 00

	Number.	Amount
Losses and claims on policies or certificates unpaid December 31, 1884, division 1.....	1	\$2,000 00
Losses and claims on policies or certificates unpaid December 31, 1884, division 2.....	1	700 00
Losses and claims on policies or certificates incurred during the year 1885, division 1.....	13	26,000 00
Losses and claims on policies or certificates incurred during the year 1885, division 2	6	4,952 15
Total, division 1.....	14	\$28,000 00
Total, division 2.....	7	5,652 15

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885, division 1.....	12	\$24,000 00
Losses and claims on policies or certificates paid during the year 1885, division 2	5	3,962 15

MUTUAL AID AND ACCIDENT ASSOCIATION.
(CLASS "B.")

No. 134 POWERS' BLOCK, ROCHESTER, N. Y.

[Commenced business September 20, 1880.]

O. N. CRANE, *President.* D. J. WOODWORTH, *Secretary.*

Attorney for service of process in the State of New York, GEORGE RAINES
Savings Bank Building, Rochester, N. Y.

I. INCOME DURING 1885.		
Membership fees:	\$2,335 00	
Annual dues	2,006 00	
Assessments	8,556 00	
Total Income during the year.....		\$12,897 00
Balance of ledger assets December 31, 1884.....		1,011 78
Total.....		\$13,908 78

II DISBURSEMENTS DURING 1885.		
Losses and claims.....	\$7,560 99	
Assessments returned to members.....	12 00	
(Total paid to members.....	\$7,572.99)	
Commissions and fees to agents.	1,401 00	
Commissions and fees to officers.....	426 08	
Salaries and traveling expenses of agents.....	480 39	
Medical examiners' fees	330 00	
Salaries and other compensation of officers and other office employes,	1,555 00	
Printing.....	158 00	
All other items.....	489 91	
(Total expense of management.	\$4,839.48)	
Disbursements during the year, deducted from above total...		\$12,412 47
Balance December 31, 1885		\$1,496 31

Invested as follows:

III INVESTED ASSETS.		
Cash in bank.....	\$708 30	
Agents' ledger balances.....	33 12	
Other items: Indorsed orders on treasurer, \$697.48; cash items, \$57.41; total.....	754 89	
Total invested assets as per balance.....		\$1,496 31

IV. OTHER ASSETS.		
Mortuary assessments due and unpaid on memberships in force.....	\$46 00	
Mortuary assessments not yet due.	1,700 00	
Annual payments or premiums in process of collection, not yet due,	300 00	
Total due from members	\$2,046 00	
Deduct cost of collection.....	80 00	
Net amount due from members.....		1,966 00
Total of invested and other assets		\$3,462 31

V. LIABILITIES.

Claims and death losses not due.....	\$1,761 71
Due for salaries, rent and office expenses.....	481 28
Total Liabilities.....	<u>\$2,242 99</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,019	\$2,410,000 00
Policies or certificates written during year 1885.....	467	843,500 00
Total.....	<u>1,486</u>	<u>\$3,253,500 00</u>
Deduct number ceased to be in force during 1885.....	480	909,500 00
Total policies in force December 31, 1885.....	<u>1,006</u>	<u>\$2,344,000 00</u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885.....	1	\$48 00
Losses and claims on policies or certificates incurred during the year 1885..	146	9,322 70
Total ..	<u>147</u>	<u>\$9,370 70</u>

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	141	\$7,560 99

MUTUAL BENEFIT ASSOCIATION.

No. 238 BROADWAY, NEW YORK,

[Commenced business May, 1878.]

A. L. SOULARD. *President*.WM. D CHANDLER, *Secretary*.
Attorney for service of process in the State of New York, EDWARD BARR.
No. 78 John street, New York.

I. INCOME DURING 1885.

Annual dues.....	\$4,925 00
Assessments....	<u>27,730 00</u>
Total paid by members....	\$32,655 00
Interest	91 95
Total Income during the year.....	<u>\$32,746 95</u>
Balance of ledger assets December 31, 1884.....	5,330 97
Total.....	<u>\$38,077 92</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$25,000 00
Assessments returned to members.....	180 00
(Total paid to members.....	\$25,180)
Commissions and fees to officers and directors.....	352 92
Salaries and other compensation of officers and other office employes,	<u>4,557 99</u>

Rent	\$200 00
All other items, viz.: Postage, \$124; janitor, \$24; sundries, \$19 61; total	167 01
(Total expense of management..... \$5,217.92)	

Disbursements during the year, deducted from above total.... \$30,457 92

Balance December 31, 1885..... \$7,620 00

Invested as follows:

III. INVESTED ASSETS.

Cash in bank \$7,620 00

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	1,098	\$2,745,000 00
Policies or certificates written during year 1885.....	61	152,500 00
Total.....	1,159	\$2,897,500 00
Deduct number ceased to be in force during 1885.....	93	232,500 00
Total policies in force December 31, 1885	1,066	\$2,665,000 00
	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885... ..	10	\$25,000 00

MUTUAL BENEFIT ASSOCIATION OF SUFFOLK COUNTY.

RIVERHEAD, N. Y.

[Commenced business July 6, 1876.]

J. MARTIN WAGNER, *President.*

AHAZ BRADLEY, *Secretary.*

Attorney for service of process in the State of New York, B. K. PAYNE,
Riverhead, N. Y.,

I. INCOME DURING 1885.

Membership fees.....	\$1,280 00
Assessments	6,387 70
Total paid by members	\$7,667 70
Interest	82 02
Total Income during the year.....	\$7,749 72
Balance of ledger assets December 31, 1884	1,895 69
Total.....	\$9,645 41

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$5,750 00
(Total paid to members... .. \$5,750)	
Medical examiners' fees	12 50
Salaries and other compensation of officers and other office employés	377 40
Rent	10 00

Advertising, blanks and printing.....	\$62 80
All other items.....	226 24
(Total expense of management.....	\$688.94)
Disbursements during the year. deducted from above total	\$6,438 94
Balance December 31, 1885.....	\$3,206 47

Invested as follows:

III. INVESTED ASSETS.

Cash in hands of treasurer, \$891.76; in bank, \$2,314.71; total	\$3,206 47
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates in force December 31, 1884	758
Policies or certificates written during year 1885.....	309
Total	1,067
Deduct number ceased to be in force during 1885.....	13
Total policies in force December 31, 1885.....	1,054

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885..	5	.....
Total	5	\$4,994 00

	Number.	Amount
Losses and claims on policies or certificates paid during the year 1885.....	6	\$5,750 00

MUTUAL BENEFIT LIFE ASSOCIATION OF AMERICA.

No. 240 BROADWAY, NEW YORK CITY.

[Commenced business January 19, 1883.]

EDWARD HENRY KENT, *President.*

WILLIAM L. GARDNER, *Secretary.*

Attorney for service of process in the State of New York, EDWARD HENRY KENT,
No. 240 Broadway, New York.

I. INCOME DURING 1885

Membership fees.....	\$31,788 00
Annual dues.. ..	47,975 50
Assessments.	85,523 46
Total paid by members	\$165,286 96
Received from all other sources, viz.: Cash on hand January 1, 1885, \$15,474.33; advanced by officers to cancel contracts, \$5,493.24; total	20,967 57
Total Income during the year.....	\$186,254 53
Balance of ledger assets December 31, 1884.....	19,469 68
Total	\$205,724 21

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$60,011 91
(Total paid to members.....	\$60,011.91)
Commissions and fees to agents.....	51,678 46
Salaries and traveling expenses of agents.....	554 65
Medical examiners' fees.....	131 00
Salaries and other compensation of office employés.....	5,535 50
Rent, \$3,035.51; taxes, \$157.50; commuted commissions, \$5,000; total.....	8,193 01
Advanced to agents, to be repaid out of salaries or commissions...	5,953 27
Advertising, \$510.75; printing, \$2,098.77; stationery, etc., \$1,694.83; total.....	4,304 35
All other items, viz.: General and legal expenses, \$6,148.87; postage and messenger service, \$1,191.88; interest, \$45; total.....	7,385 75
(Total expense of management.....	\$83,735.99)
Disbursements during the year, deducted from above total....	\$143,747 90
Balance December 31, 1885	\$61,976 31

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$767.82; in bank, \$41,738.81; total.....	\$42,506 63
Agents' ledger balances	5,953 27
Other items, viz.: Office furniture, safe, etc.....	2,975 00
Total invested assets, as per balance	\$51,434 90

IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$24,000 00
Mortuary assessments not yet due	25,000 00
Annual payments or premiums due and unpaid on memberships in force	3,026 50
Total due from members	52,026 50
Total of invested and other assets.....	\$103,461 40

V. LIABILITIES.

Claims and death losses not due.	\$20,000 00
Claims and death losses resisted	25,000 00
Total policy claims	\$45,000 00
Commissions due agents, unsettled accounts	4,300 00
C. F. Wright, claim No. 12, contingent.....	5,000 00
All other liabilities of the Company, viz : Reserve fund, \$23,819.63; mortuary fund, \$12,154.16; total.	35,973 79
Total Liabilities.....	\$90,273 79

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business -- Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,359	\$9,118,500	1,489	\$4,537,000
Policies or certificates written during year 1885.. . . .	1,782	9,185,500	781	3,550,500
Total.....	4,141	\$18,304,000	2,270	\$8,087,500
Deduct number ceased to be in force during 1885.....	578	2,386,500	279	793,500
Total policies in force December 31, 1885.....	3,563	\$15,917,500	1,991	\$7,294,000
Losses and claims on policies or certificates unpaid December 31, 1884.....	8	\$36,000	8	\$36,000
Losses and claims on policies or certificates incurred during the year 1885.....	17	70,000	5	20,000
Total	25	\$106,000	13	\$56,000
Losses and claims on policies or certificates paid during the year 1885.....	11	\$61,000	7	\$26,000

MUTUAL BENEFIT LIFE COMPANY.

HARTFORD, CONN.

[Commenced business July, 1869.]

ALFRED R. GOODRICH, *President.*

DE WITT J. PEEK, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$6,867 31
Annual dues.....	9,559 85
Assessments.....	62,223 11
For collections.....	686 30
Total paid by members.....	\$79,336 57
Security deposit fund, \$667.54; guaranty deposit fund, \$453; total,	1,120 74
Interest.....	636 41
Mutual reserve fund.....	2,034 12
Received from all other sources.....	2,752 18
Total Income during the year.....	\$85,880 02
Balance of ledger assets December 31, 1884.....	126,485 12
Total.....	\$212,365 14

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$63,919 61
(Total paid to members..... \$63,919.61)	
Commissions and fees to agents.....	7,261 15
Salaries and other compensation of officers and other office employes,	5,370 00
Postage.....	675 78
All other items, viz.: Accrued interest on loans purchased, \$71.58; office expenses, rent, printing and advertising, \$3,105.65; profit and loss, \$1,000; total.....	4,177 23
(Total expense of management.....\$17,484.16)	
Disbursements during the year, deducted from above total....	\$81,403 77
Balance December 31, 1885.....	\$130,961 37

Invested as follows:

III. INVESTED ASSETS.

Loans secured by mortgages on real estate, first liens.....	\$22,225 00
Loans on indorsed notes, with life insurance and railroad stocks as collaterals.....	4,670 00
Cash in office \$1,348.22; in bank, \$11,618.15; total.....	12,966 37
Advanced to assessment accounts.....	5,100 00
Total invested assets as per balance.....	\$44,961 37

IV. LIABILITIES.

Due security deposit fund.....	\$4,597 54
Due guaranty deposit fund.....	1,700 00
Due mutual reserve fund.....	3,181 81
Due endowment, 1881, fund.....	4,533 79
Due endowment, 1882, fund.....	4,745 40
Due endowment, 1883, fund.....	303 86
Due endowment, 1884, fund.....	355 56
Due endowment, 1885, fund.....	353 65
Due assessment accounts.....	9,919 00
Due stockholders.....	14,000 00
Total Liabilities.....	\$43,690 61

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.		
	Number.	Amount.
Policies or certificates in force December 31, 1884	2,796	\$4,840,000 00
Policies or certificates written during year 1885.....	953	1,901,000 00
Total.....	3,749	\$6,741,000 00
Deduct number ceased to be in force during 1885.....	948	1,838,000 00
Total policies in force December 31, 1885	2,801	\$4,903,000 00

	Number.
Losses and claims on policies or certificates unpaid December 31, 1884....	635
Losses and claims on policies or certificates incurred during the year 1885,	445
Total.....	369

	Number.
Losses and claims on policies or certificates paid during the year 1885..	711

MUTUAL HELP ASSOCIATION FOR ODD FELLOWS.

ODD FELLOWS' HALL, MAIN STREET, TRUMANSBURGH, N. Y.

[Commenced business May 31, 1881.]

B. F. TOMPKINS, *President.*

C. F. HUNTER, *Secretary.*

Attorney for service of process in the State of New York, B. F. TOMPKINS,
Trumansburgh, N. Y.

I. INCOME DURING 1885	
Membership fees... ..	\$12 00

II. DISBURSEMENTS DURING 1885.	
Commissions and fees to agents	8 00
Balance December 31, 1885.....	\$4 00

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.	
	Number.
Policies or certificates in force December 31, 1884	49
Policies or certificates written during year 1885.....	2
Total	51

	Number.
Total policies in force December 31, 1885.....	51

MUTUAL RELIEF ASSOCIATION.

No. 908 THIRD AVENUE, NEW YORK.

[Commenced business July 1, 1879.]

HENRY S. HERRMAN, *President.*

LEOPOLD WOODLE, *Secretary.*

Attorney for service of process in the State of New York, HENRY S. HERRMAN,
No. 553 Broadway New York.

I. INCOME DURING 1885.

Membership fees.....	\$71 00	
Annual dues.....	1,182 00	
Assessments.....	10 179 00	
Medical examiners' fees	64 00	
		<hr/>
Total paid by members.....		\$11,496 00
Interest.....		50 76
		<hr/>
Total Income during the year.....		\$11,546 76
Balance of ledger assets December 31, 1884.....		5,432 72
		<hr/>
Total.....		\$16,979 48

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$8,019 15
(Total paid to members	\$8,019.15)
Medical examiners' fees	41 00
Salaries and other compensation of officers and other office employés	337 50
Rent	15 00
Advertising, blanks, printing and postage.....	279 10
All other items	598 70
(Total expense of management.....	\$1,271.30)
<hr/>	
Disbursements during the year, deducted from above total....	\$9,290 45
<hr/>	
Balance December 31, 1885.....	\$7,689 03
<hr/>	

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$2,883.38; in bank, \$4,805.65; tota.....	\$7,689 03
--	------------

IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force	\$51 00
Deduct cost of collection	2 50
	<hr/>
Net amount due from members	48 50
	<hr/>
Total of invested and other assets.....	\$7,737 53
	<hr/>

V. LIABILITIES.

Claims and death losses due.	\$1,000 00	
Claims and death losses not due... ..	1,000 00	
Total policy claims.		\$2,000 00
Due for salaries, rent and office expenses		87 50
All other liabilities of the Company.....		2,228 00
Total Liabilities.....		\$4,315 50

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	1,122
Policies or certificates written during year 1885	71
Total.....	1,193
Deduct number ceased to be in force during 1885	48
Total policies in force December 31, 1885	1,145

	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	3	\$3,000 00
Losses and claims on policies or certificates paid during the year 1885	8	8,019 15

MUTUAL RELIEF SOCIETY.

No. 12 DURAND BUILDING, ROCHESTER, N. Y.

[Commenced business September 1, 1879.]

SYLVENUS A. ELLIS, *President.* H. J. McCORMICK, *Secretary.*

Attorney for service of process in the State of New York, JOHN M. DUNNING,
No. 85 Powers' Block, Rochester, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$12,300 00
Annual dues.....	26,214 00
Assessments	277,109 40
Medical examiners' fees.....	1,809 00
Total paid by members	\$317,432 40
Interest.....	152 20
Received from all other sources	1 50
Total Income during the year	\$317,586 10
Balance of ledger assets December 31, 1884	11,965 02
Total.....	\$329,551 12

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$248,380 00
(Total paid to members.....	\$248,380)
Commissions and fees to agents.....	23,327 50
Medical examiners' fees	1,809 00
Salaries and other compensation of officers and other office employes,	7,914 17
Rent, \$480; taxes, \$725.93; total	1,205 93
Advertising, blanks and printing	1,517 56
All other items, viz.: Commissions, \$15,191.30; postage, \$2,324.72; expenses and exchange, \$83.24; sundries, \$1,791.52; total.....	19,390 78
(Total expenses of management	\$55,164.94)
Disbursements during the year, deducted from above total....	\$303,544 94
Balance December 31, 1885	\$26,006 18

Invested as follows:

III. INVESTED ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.
United States bonds.....	\$3,646 88	\$3,690 00
		\$3,646 88

Cash in bank	\$14,352 88
Deposited to secure bondsmen in three contested claims	8,006 42
Total invested assets as per balance.....	<u>\$26,006 18</u>

IV. OTHER ASSETS.

Market value of bonds and stocks over cost.....	43 12
Due from members for claims not yet assessed.....	\$53,556 42
Mortuary assessments not yet due.....	31,298 00
Total due from members	<u>\$84,854 42</u>
Deduct cost of collection.....	<u>4,242 72</u>
Net amount due from members	80,611 70 .
All other assets, viz.: Office furniture and safes	1,000 00
Total of invested and other assets	<u><u>\$107,661 00</u></u>

V. LIABILITIES.

Claims and death losses not due.....	\$25,920 00
Claims and death losses, assessments not made.....	39,700 00
Claims and death losses resisted.	10,006 42
Total Liabilities.....	<u><u>\$75,625 42</u></u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	12,366	\$25,591,000	10,194	\$21,840,000
Policies or certificates written during year 1885.....	2,231	.....	1,677	.....
Total.....	<u>14,647</u>	<u>\$31,803,000</u>	<u>11,871</u>	<u>\$25,656,000</u>
Deduct number ceased to be in force during 1885.....	1,657	.....	1,219	.....
Total policies in force December 31, 1885.....	<u><u>12,990</u></u>	<u><u>\$27,044,000</u></u>	<u><u>10,652</u></u>	<u><u>\$22,911,000</u></u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	33	\$66,860	30	.....
Losses and claims on policies or certificates incurred during the year 1885.....	119	247,140	109	.....
Total.	<u>152</u>	<u>\$316,600</u>	<u>139</u>	<u>\$287,860</u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	120	\$248,380	82	\$171,520

MUTUAL RESERVE FUND LIFE ASSOCIATION.

No. 55 LIBERTY STREET, NEW YORK.

[Commenced business February 9, 1881.]

E. B. HARPER, *President.*

F. T. BRAMAN, *Secretary*

Attorney for service of process in the State of New York, ALFRED TAYLOR,
No. 55 Liberty street, New York.

I. INCOME DURING 1885.

Admission fees received at home office.....	\$2,814 12
Admission fees retained by agents (estimated).....	120,000 00
Annual dues (gross).....	216,993 25
Assessments (gross).....	1,204,571 91

Medical examiners' fees paid by members to examiners direct and not actually received by Association (estimated).....	\$27,296 00
(Total paid by members..... \$1,571,675.28)	
Interest	6,956 57
Advanced payments of dues	4 65
Special deposits, advanced payments, etc.....	2,242 89
Total Income.....	\$1,580,879 39
Balance of ledger assets December 31, 1884.....	314,583 44
Total	\$1,895,462 83

II. DISBURSEMENTS DURING 1885.

Death claims paid.....	\$838,675 00
Dues returned to members.....	204 20
(Total paid to members..... \$838,879.20)	
Admission fees retained by agents as commissions (estimated).....	120,000 00
Advertising.....	23,106 33
Postage.....	4,327 69
Licenses and fees.....	2,037 17
Furniture and fixtures.....	3,626 23
Salaries to officers and office employes	67,383 36
Printing.....	9,410 03
Commissions to agents.....	34,642 42
Medical examinations paid by home office	2,512 70
Medical examinations paid by members direct (estimated).	27,296 00
Rent	14,467 88
General office expenses, viz.: Stationery, expressage, telegrams, etc..	12,578 69
Law expenses.....	11,499 82
Traveling expenses.....	3,232 73
Actuarial expenses.....	5,939 81
Cost of levying and collecting \$1,204,571.91 of assessments for the year 1885, including bank and collectors' charges, exchange, etc.,	47,931 01
Cost of investigation, auditing and settlement of death claims against the Association.....	26,712 35
Total Disbursements	\$1,255,583 42
Balance	\$639,879 41

III. INVESTED ASSETS.

Government bonds owned absolutely	\$254,115 62
Cash in Fourth National Bank, N. Y., reserve fund account.....	39,551 74
Cash in Central Trust Company, reserve fund account	205,666 55
Cash in Fourth National Bank, mortuary account	65,062 71
Cash in Fifth National Bank, St. Louis, mortuary account	2,460 27
Cash in People's Bank, Baltimore, mortuary account	2,132 27
Cash in Bank of Syracuse, mortuary account	603 39
Cash in Fourth National Bank, future mortuary account.....	144 46
Cash in Mercantile National Bank, dues account	6,447 46
Cash in office, account dues	\$2,883 83
Assessments.....	4,268 26
Special deposit (advance payments, etc.).....	2,098 43
Agents' ledger balances.....	9,250 52
Total ledger assets.....	54,444 42
Total ledger assets.....	\$639,879 41

IV. OTHER ASSETS.

Interest due from Central Trust Company, December 31, 1885, but paid after that date to death fund	2,687 69
Interest on United States bonds, due and accrued.....	2,500 00
Assessments in course of collection, including assessments called, but not yet due	370,807 88

Annual dues in process of collection.....	\$33,644 66	
Less estimated cost of collection.....	6,364 46	
		\$57,280 20
Furniture and fixtures.....		5,000 00
Total Assets		\$1,078,155 18

V. LIABILITIES.

Death claims adjusted, but not due.....	\$129,250 00
Death claims in process of adjustment	137,500 00
Death claims resisted by the Association	124,000 00
Total Liabilities.....	\$390,750 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business of 1885.

	Number.	Amount.
Certificates in force December 31, 1884.....	20,779	\$85,452,600 00
Certificates written during 1885	13,748	51,001,500 00
Total.....	34,527	\$136,453,500 00
Deduct number and amount which have ceased to be in force during 1885.....	3,239	13,100 000 00
Total certificates in force December 31, 1885.....	31,288	\$123,353 500 00

	Amount.
Losses and claims on certificates unpaid December 31, 1884	\$307,600 00
Losses and claims on certificates incurred during 1885	848,250 00
Losses and claims on certificates paid during 1885	838,675 00

Business in New York during 1885.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	9,483	\$39,255,750
Policies or certificates written during year 1885.....	3,881	15,858,500
Total.....	13,369	\$55,114,250
Deduct number ceased to be in force during 1885.....	1,288	5,149,500
Total policies in force December 31, 1885	12,081	\$49,964,750

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	20	\$124,700
Losses and claims on policies or certificates incurred during the year 1885.....	108	428,000
Total	128	\$552,700

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	97	\$394,600

MUTUAL TRUST FUND LIFE ASSOCIATION.

No 18 BROADWAY, NEW YORK CITY.

[Commenced business February, 1882.]

W. J. WALKER, *President*.C. H. ROBERTS, *Secretary*.Attorney for service of process in the State of New York, ALFRED TAYLOR,
No. 50 Wall street, New York city.

I. INCOME DURING 1885.

Membership fees.....	\$10,390 00	
Annual dues.....	29,561 40	
Assessments.....	84,361 00	
Medical examiners' fees.....	2,195 00	
Total paid by members.....		\$117,507 40
Received from all other sources.....		160 84
Total Income during the year.....		\$117,668 24
Balance of ledger assets December 31, 1884.....		17,791 37
Total.....		\$135,459 61

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$53,525 00	
Assessments returned to members.....	633 34	
(Total paid to members.....)	\$54,158.34	
Commissions and fees to agents.....	16,813 09	
Salaries and traveling expenses of agents.....	551 60	
Medical examiners' fees.....	3,178 70	
Salaries and other compensation of officers and other office employes,	4,216 34	
Rent, \$900; taxes, \$613.90; total.....	1,513 90	
Advertising, \$1,016 55; printing, \$2,022.14; total.....	3,038 69	
All other items, viz.: Fixtures, \$182.26; agency expenses, \$136.52;		
incidental expenses, \$3,726.77; collecting assessments, etc.,		
\$9,876.17; total.....	13,921 72	
(Total expense of management.....)	\$43,234.04	
Disbursements during the year, deducted from above total...		\$97,392 38
Balance December 31, 1885.....		\$38,067 23

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$219.73; in bank, \$36,820.94: total.....	\$37,040 67
Agents' ledger balances.....	1,026 56
Total invested assets, as per balance.....	\$38,067 23

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$50,389 78	
Mortuary assessments due and unpaid on memberships in force.....	4,294 12	
Mortuary assessments not yet due.....	22,593 69	
Total due from members.....	\$77,282 59	
Deduct cost of collection.....	6,182 59	
Net amount due from members.....		71,100 00
All other assets, viz.: Furniture and fixtures.....		1,100 49
Total of invested and other assets.....		\$110,267 72

V. LIABILITIES.

Claims and death losses not due.....	\$43,100 00
Claims and death losses resisted.....	28,000 00
Total Liabilities.....	<u>\$71,100 00</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884	2,093	\$6,477,900	1,195	\$2,861,250
Policies or certificates written during year 1885.....	2,180	5,189,575	699	1,449,375
Total.....	<u>4,273</u>	<u>\$11,667,475</u>	<u>1,894</u>	<u>\$4,310,625</u>
Deduct number ceased to be in force during 1885.....	1,120	2,546,825	643	910,925
Total policies in force December 31, 1885.....	<u>3,153</u>	<u>\$9,120,650</u>	<u>1,251</u>	<u>\$3,399,700</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	6	\$18,500	1	\$1,000
Losses and claims on policies or certificates incurred during the year 1885.....	41	106,125	17	46,625
* Total.....	<u>47</u>	<u>\$124,625</u>	<u>18</u>	<u>\$47,625</u>

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	27	\$53,525	11	\$18,625

NATIONAL ALLIANCE.

TEMPLE COURT, No. 5 BEEKMAN STREET, NEW YORK.

[Commenced business September 29, 1885.] ;

WARD B. SHERMAN, *President.*

H. M. MUNSELL. *Secretary.*

Attorney for service of process in the State of New York, WARD B. SHERMAN
Temple Court, New York.

I. INCOME DURING 1885.

Membership fees.....	\$87 00
Annual dues.....	1,711 00
Assessments.....	2,149 51
Medical examiners' fees.....	99 00
Total paid by members.....	<u>\$4,046 51</u>
Received from all other sources, viz.: Contributed by incorporators,	5,366 39
Total Income during the year...	<u>\$9,412 90</u>

II. DISBURSEMENTS DURING 1885.

Assessments returned to members.....	\$69 00
(Total paid to members	\$69)
Commissions and fees to agents.....	308 00
Salaries and traveling expenses of agents.....	630 27
Medical examiners' fees.....	78 00
Salaries and other compensation of officers and other office employ�es	811 00
Rent.....	720 00
Advanced to agents, to be repaid out of salaries or commissions...	67 00

Advertising, blanks and printing	\$1,510 75
All other items, viz.: Furniture and office expenses, \$1,800.20; postage, expressage, etc., \$108.26; exchange, \$34.94; total.....	1,943 40
(Total expense of management..... \$6,068.42)	
Disbursements during the year, deducted from above total....	\$6,137 42
Balance December 31, 1885	\$3,275 48

Invested as follows :

III. INVESTED ASSETS.

Cash in office, \$1,986.40; in bank, \$260.26; total.....	\$2,246 66
Agents' ledger balances.....	134 97
Other items: Bills receivable (note due), \$422.90; individual bal- ances, \$470.95; total.....	893 85
Total invested assets, as per balance.....	\$3,275 48

IV. OTHER ASSETS.

Advance mortuary assessments not yet due, and due in process of collection.....	\$3,613 64
All other assets, viz.: Furniture and fixtures.....	1,200 00
Total of invested and other assets.....	\$8,089 12

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total Business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates written during year 1885.....	236	\$1,861,500 00	116	\$964,000 00
Total policies in force December 31, 1885	236	\$1,861,500 00	116	\$964,000 00

NATIONAL BENEFIT SOCIETY.

No. 32 LIBERTY STREET, NEW YORK.

GEORGE MERRILL, *President.*

[Commenced business May 1, 1882.]

F. DELANO, *Secretary.*

Attorney for service of process in the State of New York, L. P. LEVY,
No. 71 Broadway, New York.

I. INCOME DURING 1885.

Membership fees	\$10,376 00
Annual dues.....	7,344 00
Assessments.....	9,317 58
Medical examiners' fees.....	2,338 00
Total Income during the year.	\$29,375 58
Balance of ledger assets December 31, 1884	934 05
Total.....	\$30,309 63

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$9,674 01
(Total paid to members..... \$9,674.01)	
Commissions and fees to agents.....	11,844 57
Medical examiners' fees	2,501 25
Salaries and other compensation of officers and other office employés,	2,049 58
Rent	827 11

Advertising, \$1,311.06; printing, \$437.71; total.....

All other items

(Total expense of management \$19,460.47)

\$1,748 77

489 19

Disbursements during the year, deducted from above total....

\$29,134 48

Balance December 31, 1885

\$1,175 15

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$150.69; in bank, \$1,024.46; total

Other items, viz.: Office furniture.....

\$1,175 15

550 00

Total invested assets as per balance.....

\$1,725 15

IV. LIABILITIES.

To officers or others for advance on account of expenses of organization

\$4,835 30

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	686	\$2,492,000	583	\$2,133,000
Policies or certificates written during year 1885.....	1,169	3,031,600	937	1,789,500
Total.....	1,855	\$5,523,600	1,520	\$3,922,500
Deduct number ceased to be in force during 1885.....	211	849,500	150	533,000
Total policies in force December 31, 1885.....	1,644	\$4,674,100	1,370	\$3,389,500

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	5	\$23,000	5	\$23,000
Losses and claims on policies or certificates incurred during the year 1885.....	3	9,000	2	8,000
Total.. ..	8	\$32,000	7	\$31,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.. ..	8	\$32,000	7	\$31,000

NATIONAL LIFE ASSOCIATION.

No. 180 S. HIGH STREET, COLUMBUS, O

[Commenced business February 1, 1881.]

M. A. DAUGHERTY, *President.*

D. E. STEVENS, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.

Annual dues

Assessments

\$121 00

8,468 60

48,534 11

Total paid by members.....

Assessments in advance, \$368.09; all other sources, \$205; total....

\$57,123 71

573 09

Total Income during the year.....

Balance of ledger assets December 31, 1884.....

\$57,696 80

12,465 56

Total.....

\$70,162 36

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$52,000 00
Assessments returned to members	377 47
(Total paid to members)	\$52,377.47)
Commissions and fees to agents	2,035 29
Salaries and traveling expenses of agents	1,060 66
Salaries and other compensation of officers and other office employes,	5,142 51
Rent, \$600; taxes, 119.20; total	719 20
Advanced to agents, to be repaid out of salaries or commissions ..	109 11
Advertising, blanks, printing and supplies	543 50
Postage, \$730.67; furniture, \$84.68; expressage and telegrams,	
\$25.12; total.....	840 47
Expense account and all other items.....	1,387 34
(Total expense of management.....)	\$11,838.17)
Disbursements during the year, deducted from above total ...	\$64,215 64
Balance December 31, 1885....	\$5,946 72

Invested as follows :

III. INVESTED ASSETS.

Cash in office, \$782.86; in bank, \$5,163.86; total	\$5,946 72
Agents' ledger balances.....	159 11
Total invested assets, as per balance.....	\$6,105 83

IV. OTHER ASSETS.

Office furniture and safe.....	648 66
New supplies, stamps, etc.....	160 00
Total of invested and other Assets.....	\$6,914 49

V. LIABILITIES.

Claims and death losses not due.....	\$3,000 00
Due for rent.....	300 00
To officers or others for advance on account of expenses of	
organization	1,423 23
Total Liabilities.....	\$4,723 23

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,985	\$2,985,000	116	\$116,000
Policies or certificates written during year 1885.....	177	177,000	1	1,000
Total.....	3,162	\$3,162,000	117	\$117,000
Deduct number ceased to be in force during 1885.....	468	468,000	15	15,000
Total policies in force December 31, 1885	2,694	\$2,694,000	102	\$102,000

NATIONAL MILITARY MUTUAL AID ASSOCIATION.

No. 82 NASSAU STREET, NEW YORK.

[Commenced business October 2, 1885.]

HORATIO C. KING, *President.* ANDRES CASSARD, *Secretary.*
Attorney for service of process in the State of New York, HORATIO C. KING,
No. 115 Broadway, New York.

I. INCOME DURING 1885.	
Membership fees.....	\$145 00
Annual dues.....	52 00
Total paid by members	\$197 00
Received from all other sources	222 67
Total Income during the year.....	\$419 67
II. DISBURSEMENTS DURING 1885.	
Salaries and other compensation of officers and other office employes,	\$24 00
Rent	66 68
Advertising, \$118.20; printing, \$186.60; total	304 80
All other items	25 00
(Total expense of management.....	\$420.48)
Disbursements during the year deducted from above total....	\$420 48
III. LIABILITIES.	
Borrowed money.....	\$197 67
All other liabilities of the Company.....	81
Total Liabilities.....	\$198 48

NATIONAL PROVIDENT UNION.

No. 83 PINE STREET, NEW YORK.

[Commenced business March, 1883.]

EDWARD O. BRAGDON, *President.* JOSEPH L. KILLGORE, *Secretary.*
Attorney for service of process in the State of New York, IRA D. WARREN,
170 Broadway, New York.

I. INCOME DURING 1885.	
Fees for charters.....	\$887 00
Assessments.....	5,454 55
Total paid by members.....	\$6,341 55
Received from all other sources, viz.: Loans, \$650.25; supplies, \$238.97; provident bonds, \$857.50; per capita tax, \$674.86; mis- cellaneous, \$331.35; total.....	2,752 93
Total Income during the year.....	\$9,094 48
Balance of ledger assets December 31, 1884	171 23
Total.....	\$9,265 71

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$5,479 65
(Total paid to members.....)	\$5,479.65)
Commissions and fees for charters.....	385 00
Salaries and other compensation of officers and other office employes,	1,055 00
Blanks and printing.....	650 61
All other items, viz : Expenses, \$994.49; interest, \$71.70; loans paid, \$200.25; supplies, \$66.74; total.....	1,333 13
(Total expense of management.....)	\$3,423.79)
Disbursements during the year, deducted from above total....	\$8,903 44
Balance December 31, 1885	\$362 27

Invested as follows:

III. INVESTED ASSETS.

Cash in treasury.....	\$362 27
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IV. OTHER ASSETS.

Annual payments or premiums due and unpaid on memberships in force.....	645 45
All other assets, viz. : Due from councils for charters and supplies, \$290.46; books, blanks, etc.. \$692.88; total	983 34
Total of invested and other Assets.	\$1,991 07

V. LIABILITIES.

To officers and others for advance on account of organization, \$1,570; printing and supplies, \$277.58; total	\$1,847 58
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.	562	\$1,451,000	465	\$1,242,000
Policies or certificates written during year 1885.....	845	1,930,000	495	1,196,000
Total.....	1,407	\$3,381,000	960	\$2,438,000
Deduct number ceased to be in force during 1885	68	179,000	64	168,000
Total policies in force December 31, 1885.....	1,339	\$3,202,000	896	\$2,270,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	6	\$5,454 55	4	\$2,712 30
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	4	\$5,454 55	2	\$2,712 30

NEW ENGLAND MUTUAL ACCIDENT ASSOCIATION.

BOSTON, MASS.

[Commenced business March, 1884.]

AUGUSTUS P. MARTIN *President.* BENJAMIN F. DYER, *Secretary.*
Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$16,013 55	
Annual dues.....	3,505 00	
Assessments.....	20,840 00	
Total paid by members		\$40,358 55
Received from all other sources		600 00
Deposits received for payment of subsequent assessments.....		404 00
Total Income during the year		\$41,362 55
Balance of ledger assets December 31, 1884		1,036 78
Total.....		\$42,399 33

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$15,085 70	
(Total paid to members.....	\$15,085.70)	
Commissions and fees to agents.....	12,395 81	
Commissions and fees to officers and directors	215 00	
Salaries and traveling expenses of agents	246 93	
Medical examiners' fees.....	519 00	
Salaries and other compensation of officers and other office employes,	3,796 43	
Rent, \$548 60; taxes, \$106; total....	654 60	
Advertising, \$1,097.17; printing, \$567.75; total	1,664 92	
All other items	814 59	
Deposit applied to payment of assessments.....	336 00	
(Total expense of management.....	\$20,307. 8)	
Disbursements during the year, deducted from above total....		\$35,728 98
Balance December 31, 1885		\$6,670 35

Invested as follows :

III. INVESTED ASSETS.

Cash office, \$127.18; in bank, \$808.79; total.....	\$935 97	
Agents' ledger balances.....	155 00	
United States bonds deposited with the treasurer of the common- wealth	5,579 38	
Total invested assets, as per balance.....	\$6,670 35	
Deduct depreciation from cost of assets	22 50	
Total invested assets, less depreciation		\$6,647 85

IV. OTHER ASSETS.

Interest accrued	45 00	
Mortuary assessments due and unpaid on memberships in force	\$5,518 00	
Annual payments or premiums due and unpaid on memberships in force	292 00	
Total due from members		5,810 00
Total of invested and other assets		\$12,502 85

V. LIABILITIES.

To officers for advances on account of organization	\$500 00
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,875	\$7,862,250	38	\$179,000
Policies or certificates wrtten during year 1885	3,911	14,020,750	158	710,250
Total.....	5,786	\$21,883,000	196	\$889,250
Deduct number ceased to be in force during 1885	1,879	6,854,000	30	126,250
Total policies in force December 31, 1885....	3,907	\$15,029,000	166	763,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885	295	\$15,035 70	5	\$357 86

NEW ENGLAND MUTUAL AID SOCIETY.

No. 31 MILK STREET, BOSTON, MASS.

[Commenced business May, 1878.]

AUGUSTUS P. MARTIN, *President.* BENJAMIN F. DYER, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$4,533 00
Annual dues.....	15,386 75
Assessments.....	261,117 67
Total paid by members	\$281,037 42
Interest.....	114 61
Received from all other sources, viz.: Contribution of stockholders for expenses... ..	1,200 00
Deposits for payments of subsequent assets	1,556 51
Total Income during the year	\$283,908 54
Balance of ledger assets December 31, 1884.....	8,830 93
Total	\$292,739 47

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$249,633 44
Assessments returned to members	42 65
(Total paid to members	\$249,676.09)
Commissions and fees to agents	6,051 34
Commissions and fees to officers and directors.....	276 00
Salaries and traveling expenses of agents.....	498 42
Salaries and other compensation of officers and other office employés,	8,024 34
Rent, \$1,073.21; taxes, \$356; total	1,429 21
Advertising, \$747.94; printing and general expenses, \$2,139.78; total	2,887 72
All other items, viz.: Postage, \$471.10; collection expenses, \$2,143.02; office furniture, \$335.02; total.....	2,949 14
Deposits applied to payment of assessments	1,671 07
(Total expense of management	\$22,116.17)
Disbursements during the year, deducted from above total....	\$273,463 38
Balance December 31, 1885	\$19,276 14

Invested as follows:

III. INVESTED ASSETS.

Bonds, etc., owned by the Company.

	Par value.	Market value.	
United States bonds.....	\$13,638 12	\$13,583 12	\$13,638 12
Cash in office, \$187.86; in bank, \$5,450.16; total.....			5,638 02
Total invested assets, as per balance.....			\$19,276 14
Deduct depreciation from cost of assets			55 00
Total invested assets, less depreciation.....			\$19,221 14

IV. OTHER ASSETS.

Interest accrued	110 00
Mortuary assessments due and unpaid on memberships in force.....	\$12,598 51
Annual payments or premiums due and unpaid on memberships in force	124 00
Total due from members	12,722 51
All other assets, viz.: Furniture, etc.....	894 21
Total of invested and other assets	\$32,947 86

V. LIABILITIES.

Claims and death losses due.....	\$150 00
Claims and death losses not due.....	13,950 00
Total policy claims	\$14,100 00
All other liabilities of the Company, viz.: To officers and others for advance on account of expenses of organization.....	1,500 00
Total Liabilities.....	\$15,600 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	4,520	\$18,614,000	361	\$1,706,000
Policies or certificates written during year 1885.....	365	1,396,000	31	151,000
Total.....	4,885	\$20,040,000	392	\$1,857,000
Deduct number ceased to be in force during 1885.....	1,529	6,735,000	99	479,000
Total policies in force December 31, 1885.....	3,356	\$13,305,000	293	\$1,378,000

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	8	\$29,250 00	1	\$5,000 00
Losses and claims on policies or certificates incurred during the year 1885.....	67	234,483 44	5	17,778 30
Total.....	75	\$263,733 44	6	\$22,778 30

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	71	\$249,633 44	6	\$22,778 30

NEW YORK AND BROOKLYN FERRYMEN'S ASSOCIATION.

No. 176 GRAND STREET, BROOKLYN, E. D., N. Y.

[Commenced business February 2, 1870.]

JACOB WARNER, *President.*

ISAAC H. PRYER, *Secretary.*

Attorney for service of process in the State of New York, JOHN T. BALLOU,
No. 111 Eighth street, Brooklyn, E. D., N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$20 00
Annual dues.....	719 50
Total paid by members.....	\$739 50
Interest	96 82
Total Income during the year.....	\$836 32
Balance of ledger assets December 31, 1884	2,450 75
Total	\$3,287 07

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$459 50
Funeral benefits and expenses	84 70
(Total paid to members.....	\$544.20)
Salaries and traveling expenses of agents	37 00
Rent	36 00
Advertising, blanks and printing.....	19 50
All other items.....	15 85
(Total expense of management	\$108.35)
Disbursements during the year, deducted from above total....	\$652 55
Balance December 31, 1885	\$2,634 52

Invested as follows :

III. INVESTED ASSETS.

Cash in office, \$3.28; in bank, \$2,631.24; total.....	\$2,634 52
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NEW YORK NATIONAL MUTUAL AID SOCIETY.

No. 159 POWERS' BLOCK, ROCHESTER, N. Y.

[Commenced business October 1, 1881.]

HENRY S. HEBARD, *President.*

DANIEL T. HUNT, *Secretary.*

Attorney for service of process in the State of New York, CHAS. S. BAKER,
No. 116 Powers' Block, Rochester, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$4,546 00
Annual dues.....	6,760 66
Assessments	47,337 69
Medical examiners' fees.....	628 00
Total Income during the year.....	\$59,272 35
Balance of ledger assets December 31, 1884	9,889 14
Total	\$69,161 49

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$44,911 23
(Total paid to members.....)	\$44,911.23)
Returned cash borrowed.....	3,162 75
Commissions and fees to agents.....	8,336 06
Commissions and fees to officers and directors.....	3,921 88
Salaries and traveling expenses of agents.....	143 77
Medical examiners' fees	906 25
Salaries and other compensation of officers and other office employes,	760 00
Rent	375 00
Advertising, blanks, printing and postage, etc.....	1,441 17
All other items, viz.: Gas, express, interest on loans, etc.....	236 93
(Total expense of management	\$19,283.81)

Disbursements during the year, deducted from above total.... \$64,195 04

Balance December 31, 1885 \$4,966 45

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$812.03; in bank, \$4,154.42; total..... \$4,966 45

IV. OTHER ASSETS.

Due from members for claims not yet assessed	\$16,200 00
Mortuary assessments due and unpaid on memberships in force.....	420 84
Mortuary assessments not yet due.....	6,664 98
Annual payments or premiums due and unpaid on membership in force	923 00

Total due from members.....	\$24,213 82
Deduct cost of collection.....	2,118 70

Net amount due from members..... 22,095 12

Amount of future assessment applicable, if needed, for resisted claims..... 1,500 00

Total of invested and other assets..... \$28,561 57

V. LIABILITIES.

Claims and death losses not due.....	\$10,547 12
Claims and death losses, assessments not made.....	14,750 00
Claims and death losses resisted	1,500 00

Total policy claims..... \$26,797 12

Due for salaries, rent and office expenses..... 1,500 00

Total Liabilities..... \$28,297 12

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,008	\$4,718,500 00
Policies or certificates written during year 1885.....	628	1,039,000 00
Total.....	2,636	\$5,757,500 00
Deduct number ceased to be in force during 1885.....	685	1,575,000 00

Total policies in force December 31, 1885..... 1,951 \$4,182,500 00

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	8	\$20,000 00
Losses and claims on policies or certificates incurred during the year 1885.....	40	94,500 00
Total	48	\$114,500 00

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	26	\$44,911 23

NEW YORK STATE MUTUAL BENEFIT ASSOCIATION.

No. 67 WARREN STREET, SYRACUSE, N. Y.

[Commenced business May 3, 1881.]

NIROM M. CRANE, *President*.E. W. BAXTER, *Secretary*.Attorney for service of process in the State of New York, E. W. BAXTER,
No. 67 Warren street, Syracuse, N. Y.

I. INCOME DURING 1885.

Membership fees	\$3,345 20	
Annual dues	8,323 53	
Assessments	42,179 27	
Medical examiners' fees	657 00	
		<hr/>
* Total paid by members		\$54,505 00
Received from all other sources, viz.: Agents and officers, \$504.26; advance assessments, \$25.17; total		529 43
		<hr/>
Total Income during the year ..		\$55,034 43
Balance of ledger assets December 31, 1884		7,359 27
		<hr/>
Total		\$62,393 70

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$24,927 32	
Advanced as burial fund	900 00	
(Total paid to members	\$25,827.32)	
† Admission fees retained by agents	3,285 00	
Commissions and fees to agents, officers and others	2,095 06	
Salaries and traveling expenses of agents	381 23	
‡ Medical examiners' fees	823 81	
Salaries and other compensation of officers and other office employes,	2,761 43	
Commissions and fees retained by or paid to agents	2,487 83	
Rent	868 34	
Advanced to officers and agents, to be repaid out of salaries or commissions	1,099 30	
Advertising, blanks and printing	310 07	
All other items, viz.: Returned loan to officers, \$1,500; furniture, \$59.53; postage, \$281.55; † law expenses, \$484.13; total	2,325 21	
(Total expense of management	\$16,437.28)	
		<hr/>
Disbursements during the year, deducted from above total		\$42,264 60
		<hr/>
Balance December 31, 1885		\$20,129 10

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$75; in bank, \$19,505.10; total.....	\$19,580 10
Agents' ledger balances.....	549 00
	<hr/>
Total invested assets, as per balance	\$20,129 10

* Of this amount \$3,285, membership fees, and \$657, medical examiners' fees, were not paid to the Association.

† Admission fees, \$3,285, and \$657 of medical examiners' fees (\$823.81) and costs of collecting dues and assessments, \$2,487.83, were not received or paid out by the Association.

‡ This charge is not an expense, but will be charged as a death claim when settled.

IV. OTHER ASSETS.			
Dues from members for claims not yet assessed.....	\$17,969	40	
Mortuary assessments due and unpaid on memberships in force.....	203	38	
	<hr/>		
Total due from members..	\$18,172	70	
Deduct cost of collection.....	908	64	
	<hr/>		
Net amount due from members.....	\$17,264	14	
All other assets, viz.: Furniture and office fixtures.....	677	19	
	<hr/>		
Total of invested and other assets.....	\$38,070	43	

V. LIABILITIES.			
Claims and death losses, assessments not made.....	\$11,100	00	
Claims and death losses resisted	5,000	00	
	<hr/>		
Total policy claims.....	\$16,100	00	
Due for salaries, rent and office expenses	115	83	
	<hr/>		
Total Liabilities.....	\$16,215	83	

VI. EXHIBIT OF CERTIFICATES OR POLICIES.				
Total business — Business in New York.				
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	1,554	.....	1,085	.....
Policies or certificates written during year 1885.....	461	.....	196	.....
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	2,015	.....	1,281	.....
Deduct number ceased to be in force during 1885.....	344	.....	365	.....
	<hr/>	<hr/>	<hr/>	<hr/>
Total policies in force December 31, 1885.....	1,671	\$2,943,900	916	\$1,700,000
	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1884.....	.....	.....	1	\$1,000
Losses and claims on policies or certificates incurred				
during the year 1885.....	16	\$26,300	10	11,000
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	.....	.....	11	\$12,000
	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during				
the year 1885.....	11	\$17,300	8	\$7,627
	<hr/>	<hr/>	<hr/>	<hr/>

NEW YORK STATE RELIEF ASSOCIATION.

No. 44 STATE STREET, ALBANY, N. Y.

[Commenced business January 5, 1880.]

WM. J. WEAVER, *President.*

JAMES E. ALLANSON, *Secretary.*

Attorney for service of process in the State of New York, CHAS. W. MEAD,
No. 86 State street, Albany, N. Y.

I. INCOME DURING 1885.			
Membership fees.....	\$1,694	95	
Annual dues.....	2,703	25	
Assessments	26,131	00	
	<hr/>		
Total paid by members.....	\$30,529	20	
Interest	72	07	
Rents	57	50	
Received from all other sources, viz.: Advance payments, \$758.26; sundries, \$429.78; trustees reserve fund, \$3,692.81; total.....	4,880	85	
	<hr/>		
Total Income during the year	\$35,539	62	
Balance of ledger assets December 31, 1884	2,393	82	
	<hr/>		
Total.....	\$37,933	44	

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$25,061 38
Assessments returned to members.....	767 72
(Total paid to members.....	\$25,829.10)
Commissions and fees to agents.....	1,360 69
Salaries and traveling expenses of agents.....	130 07
Salaries and other compensation of officers and other office employés,	1,711 00
Rent	325 00
Advanced to officers and agents, to be repaid out of salaries or	
commissions.....	539 58
Advertising, blanks and printing	437 04
All other items.....	362 77
(Total expense of management.....	\$4,866.15)

Disbursements during the year, deducted from above total.... \$30,695 25

Balance December 31, 1885 \$7,238 19

Invested as follows:

III. INVESTED ASSETS.

Albany county bonds.....	\$3,371 25
Cash in office, \$670.16; in bank, \$3,196.78; total.....	3,866 94
Total invested assets, as per balance	\$7,238 19
Deduct depreciation from cost of assets	9 77
Total invested assets, less depreciation	\$7,228 42

IV. OTHER ASSETS.

Interest due and accrued.....	72 34
Rent due, \$25; accrued, \$4.17; total.....	29 17
Total of invested and other assets	\$7,329 93

V. LIABILITIES.

Claims and death losses not due.....	\$1,924 38
Due for salaries, rent and office expenses.....	54 17
Balance advance payments	496 59
Total Liabilities	\$2,475 14

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	1,654	\$2,189 35
Policies or certificates written during year 1885.....	178	216 00
Total	1,832	\$2,405 35
Deduct number ceased to be in force during 1885.....	192	258 15
Total policies in force December 31, 1885.....	1,640	\$2,147 20
	Number.	Amount.
Losses and claims on policies or certificates unpaid		
December 31, 1884	2	\$1,267 50
Losses and claims on policies or certificates incurred		
during the year 1885.....	22	27,653 58
Total	24	\$28,921 08
	Number.	Amount.
Losses and claims on policies or certificates paid during		
the year 1885.....	22	\$25,061 38

NORTHERN TIER MASONIC MUTUAL RELIEF
ASSOCIATION.

EAST MASONIC HALL, FORD STREET, OGDENSBURGH, N. Y.

GATES CURTIS, *President.* [Commenced business May 14, 1872.] W. W. FULTON, *Secretary.*
Attorney for service of process in the State of New York, GATES CURTIS,
Lake street, Ogdensburgh, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$25 00
Assessments.....	3,047 33
Total paid by members	\$3,072 33
Interest.....	12 00
Total Income during the year.....	\$3,084 33
Balance of ledger assets December 31, 1884	4,440 11
Total.....	\$7,524 44

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$2,341 00
(Total paid to members	\$2,341)
Salaries and other compensation of officers and other office employes,	150 00
Rent	25 00
Advertising, blanks and printing.....	52 65
All other items.....	13 00
(Total expense of management	\$240.65)
Disbursements during the year, deducted from above total....	\$2,581 65
Balance December 31, 1885.....	\$4,942 79

Invested as follows:

III. INVESTED ASSETS.

United States bonds	\$320 28
Cash in office	650 03
Total invested assets, as per balance	\$970 31

IV. OTHER ASSETS.

Market value of bonds and stocks over cost..	49 78
Dues from members for claims not yet assessed.....	\$541 00
Mortuary assessments not yet due	1,085 00
Total due from members.....	1,626 00
All other assets, viz.: Safe, \$228; seal, \$10; expenses, \$35; total..	273 00
Total of invested and other assets.....	\$2,919 09

V. LIABILITIES.

Claims and death losses not due.....	\$1,085 00
Claims and death losses, assessments not made.....	541 00
Total Liabilities	\$1,626 00

VL EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.		Number.
Policies or certificates in force December 31, 1884	.....	565
Policies or certificates written during year 1885	.....	30
Total	.....	595
Deduct number ceased to be in force during 1885	.....	60
Total policies in force December 31, 1885	.....	535

NORTH AMERICA MUTUAL BENEFIT SOCIETY.

No. 499 BROADWAY, BROOKLYN, N. Y.

[Commenced business June, 1882.]

F. A. GAUS, *President.*

MARTIN P. WEISEL, *Secretary.*

Attorney for service of process in the State of New York, M. HALLHEIMER,
No. 499 Broadway, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees	.....	\$152 00
Annual dues	.....	355 00
Assessments	.....	511 20
Medical examiners' fees	.....	45 00
Total Income during the year	.....	\$1,063 20
Balance of ledger assets December 31, 1884	.....	76 90
Total	.....	\$1,140,10

II. DISBURSEMENTS DURING 1885.

Losses and claims	.....	\$457 66
(Total paid to members	.....	\$457.66)
Commissions and fecs to agents	.....	228 92
Commissions and fees to officers and directors	.....	107 23
Medical examiners' fees	.....	45 00
Rent	.....	180 00
Advertising, blanks and printing	.....	22 50
All other items	.....	45 06
(Total expense of management	.....	\$628.71)
Disbursements during the year, deducted from above total	....	\$1,086 37
Balance December 31, 1885	.....	53 78

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884,	346	\$34,600 00	337	\$33,700 00
Policies or certificates written during year 1885....	149	14,900 00	149	14,900 00
Total	495	\$49,500 00	486	\$48,600 00
Deduct number ceased to be in force during 1885..	132	13,200 00	132	13,200 00
Total policies in force December 31, 1885.....	363	\$36,300 00	354	\$35,400 00

	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates in- curred during the year 1885.....	\$523 53	.....	\$523 53
Losses and claims on policies or certificates paid during the year 1885	457 66	.....	457 66

NORTHWESTERN MASONIC AID ASSOCIATION.

HOME INSURANCE BUILDING, CHICAGO, ILL.

[Commenced business July, 1874.]

DANIEL J. AVERY, *President.*

JAMES A. STODDARD, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees	\$61,794 00
Assessments.....	725,651 11
Cash received from members as advance to pay future assessments...	9,523 12
Total paid by members	\$796,968 23
Received from all other sources, viz.: Changing certificates. \$282; sundry accounts, \$763.63; suspense account, \$1,160.15; total...	2,205 78
Total Income during the year.....	\$799,174 01
Balance of ledger assets December 31, 1884.....	96,861 05
Total.....	\$896,035 06

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$631,766 67
(Total paid to members	\$631,766.67)
Commissions and fees to agents.....	50,988 30
Salaries and traveling expenses of agents.....	3,147 13
Medical examiners' fees.....	2,500 00
Salaries and other compensation of officers and other office employés	43,109 78
Rent.....	2,464 71
Cash returned on account of rejected applications...	7,446 00
Advertising, \$61.20; printing, \$7,657.28; total.....	7,718 48
All other items, viz.: Postage, \$8,911.13; collection of assessments, \$2,456.26; bad debts, \$903.18; traveling expenses, \$1,791.03; furni- ture, \$592; refitting office, \$1,460.72; incidental expenses, \$2,672.50; sundry accounts, \$1,186.63; total.....	19,973 46
(Total expense of management.....	\$137,347.86)
Disbursements during the year, deducted from above total....	\$769,114 53
Balance December 31, 1885.....	\$126,920 53

Invested as follows

III. INVESTED ASSETS.

Cash in office, \$149.93; in bank, \$126,770.60; total.....	\$126,920 53
Agents' ledger balances.....	536 78
Total invested assets, as per balance.....	\$127,457 31

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$81,500 00
Mortuary assessments not yet due.....	31,000 60
Total due from members.....	112,500 60
All other assets, viz.: Furniture, postage, etc.....	2,613 36
Total of invested and other assets.....	\$243,571 27

V. LIABILITIES.	
Claims and death losses due.....	\$19,500 00
Claims and death losses, assessments not made.....	81,500 00
<hr/>	
Total policy claims.....	\$101,000 00
All other liabilities of the Company, viz.: Due members account, moneys advanced by them to pay future assessments, \$13,397.14; suspense accounts. \$2,025.55; sundries, \$763.63; total.....	46,186 32
<hr/>	
Total Liabilities.....	\$147,186 32
<hr/>	

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	25,572	\$78,078,000	3,758	\$10,623,500
Policies or certificates written during year 1885..	11,163	30,937,500	1,906	4,980,500
Total	36,735	\$109,035,500	5,664	\$15,603,000
Deduct number ceased to be in force during 1885.....	4,406	13,561,000	639	1,901,500
Total policies in force December 31, 1885.....	32,329	\$95,474,500	5,025	\$13,707,500
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid				
December 31, 1884	23	\$65,266 67	.....	.....
Losses and claims on policies or certificates incurred				
during the year 1885... ..	228	710,000 00	54	\$150,000
Total	251	\$775,266 67	54	\$150,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during				
the year 1885	201	\$631,766 67	41	\$116,000

ODD FELLOWS' MUTUAL BENEFIT ASSOCIATION.

No. 297 LIVINGSTON STREET, BROOKLYN, N. Y.

[Commenced business May. 1867.]

JOSEPH M. E. BURNETT, *President.*

JOHN H. SUTTER, *Secretary.*

Attorney for service of process in the State of New York, JOHN H. SUTTER,
No. 125 North Oxford Street, Brooklyn, N. Y.

I. INCOME DURING 1885.	
Membership fees.....	\$19 00
Assessments.....	9,071 70
Medical examiners' fees	6 00
<hr/>	
Total paid by members.....	\$9,096 70
Interest.....	26 72
<hr/>	
Total Income during the year.....	\$9,123 42
Balance of ledger assets December 31, 1884....	954 03
<hr/>	
Total... ..	\$10,077 45
<hr/>	

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$8,247 00
(Total paid to members.....	\$8,247)
Medical examiners' fees	6 00
Salaries and other compensation of officers and other office employes,	824 70
(Total expense of management	\$830.70)
Disbursements during the year, deducted from above total....	\$9,077 70
Balance December 31, 1885	\$999 75

Invested as follows.

III. INVESTED ASSETS.

Cash in bank.....	\$999 75
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.
Policies or certificates in force December 31, 1884.....	843
Policies or certificates written during year 1885	6
Total.....	849
Deduct number ceased to be in force during 1885.....	34
Total policies in force December 31, 1885.....	815
	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885	\$8,247

ODD FELLOWS' PROVIDENT ASSOCIATION.

No. 153 SOUTH ELLIOTT PLACE, BROOKLYN, N. Y.

[Commenced business June 18, 1875.]

S. L. ROWLAND, *President.*

E. JACOBS, *Secretary.*

Attorney for service of process in the State of New York, E. JACOBS,
No. 153 South Elliott place, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$22 00
Assessments.....	9,308 30
Medical examiners' fees.....	22 00
Total paid by members.....	\$9,352 20
Interest.....	26 16
Total Income during the year.....	\$9,378 36
Balance of ledger assets December 31, 1884.....	936 61
Total.....	\$10,314 97

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$8,464 00
(Total paid to members	\$8,464)
Medical examiners' fees.....	19 00
Salaries and other compensation of officers and other office employes,	846 20
Rent	8 00

Printing.....	\$9 00
All other items.....	4 00
(Total expense of management.....)	\$886.20)

Disbursements during the year, deducted from above total.... \$9,350 20

Balance December 31, 1885..... \$964 77

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$12; in bank, \$952.77; total..... \$964 77

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884.....	791
Policies or certificates written during year 1885.....	29
Total.....	820
Deduct number ceased to be in force during 1885.....	59
Total policies in force December 31, 1885.....	761

OHIO VALLEY LIFE COMPANY.

No. 1308 MARKET STREET, WHEELING, W. VA.

[Commenced business July 4, 1878.]

L. E. DUVAL, *President.*

WM. C. HANDLAN, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$6,172 50
Annual dues.....	12,187 70
Assessments.....	33,669 71
Received on account of reserve fund.....	2,000 16
Medical examiners' fees.....	1,070 00

Total paid by members..... \$55,100 07

Received from all other sources..... 46 25

Total Income during the year..... \$55,146 32

Balance of ledger assets December 31, 1884..... 16,950 35

Total \$72,096 67

II. DISBURSEMENTS DURING 1885.

Losses and claims....	\$34,406 00
(Total paid to members..)	\$34,400)
Commissions and fees to agents.....	8,700 11
Salaries and traveling expenses of agents.....	3,879 70
Medical examiners' fees.....	1,073 00
Salaries and other compensation of officers and other office employes,	5,875 00
Rent, \$365; taxes, \$551.59; total.....	916 59
Advertising, \$297.57; printing, \$649.05; total.....	946 62
All other items, viz : Legal expenses, \$758.25; general expenses,	
\$950.90; postage, \$897.44; sundries, \$165; total....	2,771 59
(Total expense of management.....)	\$24,162.61)

Disbursements during the year, deducted from above total.... \$58,562 61

Balance December 31, 1885..... \$13,534 06

Invested as follows:

III. INVESTED ASSETS.	
City of Wheeling bonds.....	\$1,050 00
Cash in bank	12,484 06
Total invested assets, as per balance	<u>\$13,534 06</u>

IV. OTHER ASSETS.	
Interest accrued.	12 50
Due from members for claims not yet assessed.....	\$1,000 00
Mortuary assessments due and unpaid on memberships in force... .	2,000 00
Mortuary assessments not yet due.....	5,200 00
Advance assessments on business in November and December, 1885.	1,050 00
Annual payments or premiums due and unpaid on memberships in force	1,200 00
Annual payments or premiums in process of collection, not yet due..	1,200 00
Total due from members.....	<u>\$11,750 00</u>
Deduct cost of collection.....	<u>1,175 00</u>
Net amount due from members.....	10,575 00
All other assets, viz.: Safe, office fixtures, personal property, etc..	1,140 85
Total of invested and other assets.....	<u><u>\$25,262 41</u></u>

V. LIABILITIES.	
Claims and death losses due	\$2,000 00
Claims and death losses not due.....	10,500 00
Claims and death losses, assessments not made	1,000 00
Total Liabilities.....	<u><u>\$13,500 00</u></u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884	2,339	\$4,908,000	.....	.....
Policies or certificates written during the year 1885.....	835	2,284,500	12	\$42,000
Total.....	<u>3,174</u>	<u>\$7,192,500</u>	.....	.....
Deduct number ceased to be in force during 1885.....	403	821,500	2	\$ 7,000
Total policies in force December 31, 1885.....	<u><u>2,771</u></u>	<u><u>\$6,371,000</u></u>	<u><u>10</u></u>	<u><u>\$35,000</u></u>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	8	\$11,000	.....	.....
Losses and claims on policies or certificates incurred during the year 1885	24	38,100	.....	.....
Total.....	<u>32</u>	<u>\$49,100</u>	.....	.....
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885....	24	\$34,400	.....	.....

OWEGO MUTUAL BENEFIT ASSOCIATION.

POST-OFFICE BLOCK, OWEGO, N. Y.

[Commenced business August 6, 1881.]

FOSTER N. MABEE, *President.*

JOHN J. VAN KLEECK, *Secretary.*

Attorney for service of process in the State of New York, FRANK M. BAKER, Owego, N. Y.

I. INCOME DURING 1885.

Membership fees.	\$10,649 12
Annual dues.	1,697 00
Assessments.	27,457 47
Total paid by members.	\$39,803 59
Received from all other sources.	789 07
Total Income during the year.	\$40,592 06
Balance of ledger assets December 31, 1884.	4,270 73
Total.	\$44,862 79

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$21,077 30
(Total paid to members.	\$21,077.30)
Commissions and fees to agents.	7,253 28
Salaries and other compensation of officers and other office employes,	3,677 40
Rent.	105 00
Advertising, \$140.74; printing, \$694.55; total.	835 29
All other items, viz.: Commission and exchange, \$1,457.72; postage, \$181.79; interest, \$45; borrowed money, \$500; miscellaneous, \$240.54; total.	2,525 05
(Total expense of management.	\$14,396.02)
Disbursements during the year, deducted from above total.	\$33,473 32
Balance December 31, 1885.	\$9,389 47

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$2,177.84; in bank, \$8,958.18; total	\$11,136 02
Agents' ledger balances.	1,555 06
Total invested assets, as per balance.	\$12,691 08

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.	\$15,581 00
Mortuary assessments not yet due.	4,400 00
Annual payments or premiums due and unpaid on memberships in force	903 00
Annual payments or premiums in process of collection, not yet due.	3,340 00
Total due from members.	\$24,224 00
Deduct cost of collection	1,211 20
Net amount due from members	23,012 80
All other assets, viz.: Stationery, printing, etc.	300 00
Total of invested and other assets.	\$36,003 88

V. LIABILITIES.

Claims and death losses due.	\$7,081 00
Claims and death losses not due.	4,400 00
Claims and death losses, assessments not made.	12,581 00
Claims and death losses resisted.	3,000 00
Total policy claims	\$27,062 00

Due for salaries, rent and office expenses	\$2,007 45
All other liabilities of the Company, viz.: Advertising, etc.....	75 00
Borrowed money.....	452 85
Total Liabilities.....	<u>\$29,597 36</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	1,479	\$2,886,000 00
Policies or certificates written during year 1885.....	2,144	4,953,000 00
Total.....	3,623	<u>\$7,839,000 00</u>
Deduct number ceased to be in force during 1885.....	418	850,500 00
Total policies in force December 31, 1885	3,205	<u>\$6,988,500 00</u>
	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1884	2	\$1,000 00
Losses and claims on policies or certificates incurred during the year 1885.	33	48,129 30
Total	35	<u>\$49,129 30</u>
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	.....	<u>\$21,077 30</u>

PATRONS' AID SOCIETY.

No. 154 LAKE STREET, ELMIRA, N. Y.

[Commenced business December 24, 1874.]

GEORGE S. McCANN, *President.*

E. J. YOUNG, *Secretary.*

Attorney for service of process in the State of New York, E. J. YOUNG,
Hoffman street, Elmira, N. Y.

I. INCOME DURING 1885.

Memoersnip fees....	\$70 00
Assessments.....	16,955 00
Total paid by members	<u>\$17,025 00</u>
Interest	29 15
Received from all other sources.....	2 20
Total Income during the year	<u>\$17,056 35</u>
Balance of ledger assets December 31, 1884	1,593 36
Total ...	<u>\$18,649 71</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$16,600 00
(Total paid to members.....	\$16,600)
Commissions and fees to agents	37 00
Medical examiners' fees.....	5 00
Salaries and other compensation of officers and other office employés,	495 00
Rent	31 00

Blanks and printing.....	\$79 09
All other items, viz.: Postal cards and postage, \$154.56; counsel, \$4; sundry expenses, \$18.81; total... ..	177 37
(Total expense of management	\$824.46)
Disbursements during the year, deducted from above total....	\$17,424 46
Balance December 31, 1884.....	\$1,225 25

Invested as follows .

III. INVESTED ASSETS.

Cash in office, \$8; in bank, \$782.25; total.....	\$790 25
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IV. OTHER ASSETS.

Due from members for claims not yet assessed	\$11,214 00
Mortuary assessments due and unpaid on memberships in force....	966 00
Mortuary assessments not yet due.....	1,262 00
Total due from members.. ..	\$13,542 00
Deduct cost of collection... ..	100 00
Net amount due from members	13,442 00
All other assets, viz.: Office furniture, safe, desks, etc.	435 00
Total of invested and other assets.....	\$14,667 25

V. LIABILITIES.

Claims and death losses due.....	\$4,400 00
Claims and death losses not due....	7,000 00
Total policy claims.....	\$11,400 00
Due for salaries, rent and office expenses	86 66
Total Liabilities.....	\$11,486 66

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	835	\$874,665	722	\$711,605
Policies or certificates written during year 1885.....	12	11,245	9	8,245
Total.....	897	\$885,910	731	\$719,850
Deduct number ceased to be in force during 1885.....	274	269,230	219	215,465
Total policies in force December 31, 1885	623	\$616,680	512	\$504,385
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1885	5	\$5,000	4	\$4,000
Losses and claims on policies or certificates incurred during the year 1885.	23	23,000	17	17,000
Total.....	28	\$28,000	21	\$21,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	16 3-5	\$16,000	12	\$12,000

PEOPLE'S BENEFIT ASSOCIATION OF THE STATE OF NEW YORK.

No. 3 HENDRICKS' BLOCK, SYRACUSE, N. Y.

[Commenced business 1879.]

AUSTIN C. WOOD, *President*.

A. A. SCHENCK, *Secretary*.

Attorney for service of process in the State of New York, M. A. KNAPP,
Larned Building, Syracuse, N. Y.

I. INCOME DURING 1885.

Membership fees.	\$378 00
Annual dues.....	568 50
Assessments.....	34,014 50
Medical examiners' fees.....	24 25
Total paid by members.....	\$34,985 25
Interest	56 81
Total Income during the year.....	\$35,042 06
Balance of ledger assets December 31, 1884.....	3,592 77
Total.....	\$38,634 83

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$30,508 24
(Total paid to members.....	\$30,508.24)
Commissions and fees to agents	172 00
Salaries and other compensation of officers and other office employes,	1,672 34
Rent	275 00
Advertising, \$160.30; printing, \$34.78; total.....	195 08
All other items, viz.: Postage, \$198.61; local collectors, \$298.45;	
gas, \$10.82; ice, \$6; miscellaneous, \$63.19; total.....	577 07
(Total expense of management.....	\$2,891.49)
Disbursements during the year, deducted from above total....	\$33,399 73
Balance December 31, 1885.....	\$5,235 10

Invested as follows:

III. INVESTED ASSETS.

Cash in bank	\$5,235 10
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business. all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	1,777	\$3,108,766 00
Policies or certificates written during year 1885..	80	128,150 00
Total.....	1,857	\$3,236,216 00
Deduct number ceased to be in force during 1885	209	355,400 00
Total policies in force December 31, 1885.....	1,648	\$2,880,816 00
Losses and claims on policies or certificates incurred and paid during the year 1885.....	18	\$30,508 24

PEOPLE'S RESERVE LEAGUE, SUPREME COUNCIL

No. 90 OAKLAND STREET, BROOKLYN, E. D., N. Y.

[Commenced business February 5, 1885.]

LEWIS P. DEXTER, *President.* RUDOLPH CIBULSKY, *Secretary.*
Attorney for service of process in the State of New York, CLARK D. RHINEHART,
No. 180 Grand street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Membership fees...	\$161 25	
Annual dues.....	58 99	
Assessments.....	103 86	
Medical examiners' fees.....	58 00	
		<hr/>
Total paid by members.....		\$382 10
Received from all other sources, viz.: Advanced by officers, \$2,250; sale of supplies, \$297.40; total		2,547 40
		<hr/>
Total Income during the year		\$2,929 50

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$65 00	
(Total paid to members	\$65)	
Medical examiners' fees.....	58 00	
Rent	325 00	
Advertising, \$8,42; printing, \$387.75; total	396 17	
All other items, viz.: Office expenses, fixtures, stationery, postage, supplies, etc.....	1,726 10	
(Total expense of management.....	\$2,505.27)	
		<hr/>
Disbursements during the year, deducted from above total....		\$2,570 27
		<hr/>
Balance December 31, 1885		\$359 23

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$50; in bank, \$309.23; total	\$359 23
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IV. OTHER ASSETS.

Mortuary assessments not yet due.....	119 42
All other assets, viz.: Supplies, etc	741 69
	<hr/>
Total of invested and other assets	\$1,220 34
	<hr/>

V. LIABILITIES.

To officers or others for advance on account of expenses of organization.....	\$2,250 00
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1885.....	154	\$96,620 00
Losses and claims on policies or certificates incurred and paid during the year 1885.....	5	65 00

POLAR STAR MUTUAL BENEFIT ASSOCIATION.

No. 59 AVENUE D, NEW YORK.

[Commenced business February, 1871.]

GEORGE W. WEED, *President*.SMITH S. MERRITT, *Secretary*.Attorney for service of process in the State of New York, SAMUEL SANDERSON,
No. 363 Grand street, New York.

I. INCOME DURING 1885.

Membership fees	\$4 00
Assessments.....	3,947 90
Medical examiners' fees.....	1 00
Total paid by members.....	\$3,952 90
Interest ...	27 73
Total Income during the year	\$3,980 63
Balance of ledger assets December 31, 1884.....	1,284 90
Total.....	\$5,265 53

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$4,428 00
(Total paid to members	\$4,428)
Medical examiners' fees.....	1 00
Salaries and other compensation of officers and other office employes,	264 00
Rent	35 00
Advertising and printing	41 00
All other items....	145 75
(Total expense of management	\$451.75)
Disbursements during the year, deducted from above total	\$4,914 75
Balance December 31, 1885	\$350 78

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$70.40; in bank, \$280.38; total.....	\$350 78
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed.	432 00
Mortuary assessments not yet due.....	475 20
Total of invested and other assets	\$1,257 98

V. LIABILITIES.

Claims and death losses not due.....	\$432 00
Claims and death losses, assessments not made.....	320 00
Total Liabilities	\$752 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	473	.....
Policies or certificates written during year 1885.....	1	.....
Total.....	474	.....
Deduct number ceased to be in force during 1885.....	43	.....
Total policies in force December 31, 1885.....	431	.....

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	3	\$1,205 00
Losses and claims on policies or certificates incurred during the year 1885.....	9	3,960 00
Total ..	12	\$5,165 00
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	11	\$4,428 00

PREFERRED MUTUAL ACCIDENT ASSOCIATION OF
NEW YORK.

No. 13 PARK ROW, NEW YORK.
[Commenced business October 23, 1885.]

HENRY L. COE, *President.*

KIMBALL C. ATWOOD, *Secretary.*

Attorney for service of process in the State of New York, NICHOLAS A. BOUR,
No. 524 Broadway, New York.

I. INCOME DURING 1885.	
Membership fees ..	\$1,055 00
Received from all other sources, viz.: Deposited by members to pay future assessments as they are made.....	184 00
Total Income during the year.....	\$1,239 00
II. DISBURSEMENTS DURING 1885.	
Commissions and fees to agents	\$796 00
(Total expense of management..... \$796)	
Disbursements during the year, deducted from above total....	\$796 00
Balance December 31, 1885	\$143 00
Invested as follows :	
III. INVESTED ASSETS.	
Cash in office	\$443 00
IV. OTHER ASSETS.	
Dues from members for claims not yet assessed	\$4,281 00
Deduct cost of collection	100 00
Net amount due from members	4,181 00
Total of invested and other assets	\$4,624 00
V. LIABILITIES.	
Claims and death losses, assessments not made.....	\$50 00
Due for salaries, rent and office expenses.....	1,211 80
Total Liabilities.....	\$1,261 80

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates written during year 1885.....	1,427	\$7,135,000 00
Total policies in force December 31, 1885.....	1,427	\$7,135,000 00
Losses and claims on policies or certificates incurred during the year 1885.....	1	\$50 00

PROVIDENT ASSOCIATION OF NEWTOWN,
LONG ISLAND.

GRAND STREET, MASPETH, QUEENS COUNTY, L. I., N. Y.

[Commenced business January, 1883.]

JAMES S. FAIRBROTHER, *President.* ANSEL L. FREEMAN, *Secretary.*

Attorney for service of process in the State of New York, JOHN E. VAN NOSTRAND,
No. 206 Broadway, New York.

I. INCOME DURING 1885.

Membership fees.....	\$29 70
Assessments.....	1,366 20
Medical examiners' fees.....	27 00
Total paid by members.....	\$1,422 90
Interest.....	17 68
Received from all other sources.....	2 70
Total Income during the year.....	\$1,443 28
Balance of ledger assets December 31, 1884.....	479 81
Total.....	\$1,923 09

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$1,060 40
(Total paid to members.....	\$1,060.40)
Commissions and fees to agents.....	62 10
Medical examiners' fees.....	27 00
Rent.....	3 00
Printing.....	27 40
All other items.....	4 04
(Total expense of management.....	\$123.54)
Disbursements during the year, deducted from above total....	\$1,183 94
Balance December 31, 1885.....	\$739 15

Invested as follows:.

III. INVESTED ASSETS.

Cash in office \$63.69; in bank, \$675.46; total.....	\$739 15
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IV. LIABILITIES.

Claims and death losses due.....	\$189 60
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V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	300	\$330 00
Policies or certificates written during year 1885.....	27	29 70
Total	327	\$359 70
Deduct number ceased to be in force during 1885.....	8	8 80
Total policies in force December 31, 1885.....	319	\$350 90
	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	.....	\$1,250 00
Losses and claims on policies or certificates paid during the year 1885.....	.....	1,060 40

ROYAL ARCANUM, SUPREME COUNCIL OF.

No. 7 EXCHANGE PLACE, BOSTON, MASS.

[Commenced business June 23, 1877.]

A. C. TRIPPE, President.

W. O. ROBSON, Secretary.

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.

Membership fees, benefit certificates and changes thereof.....	\$9,592 00
Annual dues, per capita tax.....	16,754 20
Assessments.....	1,263,845 87
Total paid by members.....	\$1,290,192 07
Interest	330 00
Received from all other sources, viz.: Supplies sold to deputies, grand and subordinate councils, and fines from delinquent councils.....	8,242 38
Total Income during the year	\$1,298,764 45
Balance of ledger assets December 31, 1884	34,326 57
Total	\$1,333,091 02

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$1,260,500 00
(Total paid to beneficiaries	\$1,260,500)
Salaries and traveling expenses of agents.....	2,029 08
Salaries and other compensation of officers and other office employes,	19,583 83
Rent	1,120 00
All other items, viz.: Supplies purchased to be sold, and general expenses, including postage, expressage, telegraphing, etc.....	10,776 85
(Total expense of management.....	\$33,509.76)
Disbursements during the year, deducted from above total....	\$1,294,009 76
Balance December 31, 1885	\$39,081 26

Invested as follows :

III. INVESTED ASSETS.

Cost value of bonds owned by the Company	\$7,976 61
Cash in office of treasurer.....	31,104 65
	<hr/>
Total invested assets, as per balance.....	\$39,081 26
Deduct depreciation from cost of assets	226 61
	<hr/>
Total invested assets, less depreciation.....	\$38,854 65

IV. OTHER ASSETS.

Interest due, \$40; accrued, \$62.50; total.....	102 50
Mortuary assessments due and unpaid on memberships in force	\$89,511 27
Mortuary assessments not yet due.....	112,000 00
Annual payments or premiums due and unpaid on memberships in force	8,014 20
	<hr/>
Net amount due from members.....	209,525 47
All other assets, viz.: Due from deputies, \$860.82; due from subordinate councils, \$803.69; due from grand councils, \$650.09; stock on hand, \$1,402.89; total.....	3,717 49
	<hr/>
Total of invested and other assets.....	\$252,200 11

V. LIABILITIES.

Claims and death losses due.....	\$52,500 00
Claims and death losses not due	34,000 00
Claims and death losses resisted	6,000 00
	<hr/>
Total policy claims.....	\$92,500 00
Due subordinate councils, \$55.46; due grand councils, \$127.18; all other liabilities, \$823.36; total	1,006 00
	<hr/>
Total Liabilities.....	\$93,506 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	53,811	\$159,540,000	8,869	\$26,335,500
Policies or certificates written during year 1885	9,217	27,256,500	1,671	4,972,500
	<hr/>	<hr/>	<hr/>	<hr/>
Total ..	63,028	\$186,796,500	10,540	\$31,308,000
Deduct number ceased to be in force during 1885	2,071	6,687,000	322	951,000
	<hr/>	<hr/>	<hr/>	<hr/>
Total policies in force December 31, 1885	60,957	\$180,709,500	10,218	\$30,357,000
	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	31	\$91,500	7	\$21,000
Losses and claims on policies or certificates incurred during the year 1885.....	430	1,261,500	81	238,500
	<hr/>	<hr/>	<hr/>	<hr/>
Total.....	461	\$1,253,000	88	\$259,500
	<hr/>	<hr/>	<hr/>	<hr/>
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	430	\$1,260,500	79	\$232,500
	<hr/>	<hr/>	<hr/>	<hr/>

ROYAL TEMPLARS OF TEMPERANCE, SUPREME COUNCIL.

No. 48 WEST EAGLE STREET, BUFFALO, N. Y.

[Commenced business February 3, 1877.]

J. H. TATEM, *President.*

E. H. ABBOTT, *Secretary.*

Attorney for service of process in the State of New York, C. K. PORTER,
American Block (Room 20). Buffalo, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$669 78
Annual dues.....	7,767 13
Assessments.....	211,933 79
Total paid by members.....	\$220,370 70
Received from all other sources.....	645 91
Total Income during the year	\$221,016 61
Balance of ledger assets December 31, 1884	6,072 64
Total	\$227,089 25

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$213,700 26
(Total paid to members.....	\$213,700.26)
Medical examiners' fees.....	415 80
Salaries and other compensation of officers and other office employes,	6,624 20
Rent	210 84
All other items, viz.: Printing, supplies, postage, insurance,	
exchange, telegrams and office expenses.....	3,039 80
(Total expense of management	\$10,290.64)
Disbursements during the year, deducted from above total....	\$223,990 90
Balance December 31, 1885	\$3,098 35

Invested as follows:

III. INVESTED ASSETS.

Cash in hands of treasurer.....	\$1,786 36
Other items : Office furniture	1,311 99
Total invested assets, as per balance.....	\$3,098 35

IV. OTHER ASSETS.

Due from members for claims not yet assessed	\$20,000 00
Mortuary assessments due and unpaid on memberships in force	7,025 00
Total due from members	27,025 00
All other assets, viz.: Ledger accounts.....	4,394 78
Total of invested and other assets	\$31,419 78

V. LIABILITIES.

Claims and death losses due... ..	\$5,000 00
Claims and death losses not due	2,025 00
Claims and death losses, assessments not made.....	20,000 00
Total policy claims.....	\$27,025 00
Due for salaries; rent and office expenses.....	578 97
To officers or others for advances on account of expenses of	
organization	1,161 95
All other liabilities of the Company.....	398 49
Total Liabilities.....	\$29,164 41

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Number.
Policies or certificates in force December 31, 1884.....	15,113	7,313
Policies or certificates written during year 1885	1,541	759
	<hr/>	<hr/>
Total... ..	16,654	8,072
Deduct number ceased to be in force during 1885.....	2,124	433
	<hr/>	<hr/>
Total policies in force December 31, 1885.....	14,530	7,639
	<hr/>	<hr/>

ST. LAWRENCE LIFE ASSOCIATION.

TEMPLE COURT, NOS. 5 AND 7 BEEKMAN STREET, NEW YORK.

[Commenced business September 1, 1882.]

JOHN J. BARNSDALL, *President.*

WILLIAM D. ARCHBOLD, *Secretary.*

Attorney for service of process in the State of New York, CHARLES H. LOVETT,
Room No. 117, Temple Court, New York.

I. INCOME DURING 1885.

Membership fees.....	\$4,947 31	
Annual dues.....	4,662 94	
Assessments.....	4,509 64	
Medical examiners' fees.....	980 36	
	<hr/>	
Total paid by members.....		\$15,100 25
Received from all other sources.....		666 70
		<hr/>
Total Income during the year		\$15,766 95
Balance of ledger assets December 31, 1884.....		6,442 80
		<hr/>
Total.....		\$22,209 75
		<hr/>

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$2,840 33
Assessments returned to members.....	1,711 58
(Total paid to members	\$4,551.91)
Commissions and fees to agents	3,156 21
Salaries and traveling expenses of agents.....	2,928 26
Medical examiners' fees.....	1,147 80
Salaries and other compensation of officers and other office employés,	3,028 50
Rent	1,200 00
Advanced to officers and agents, to be repaid out of salaries or	
commissions.....	1,019 27
Advertising, \$513.83; printing, \$151.10; total.....	664 93
All other items, viz.: General expense, \$310.18; stationery, \$115.67;	
legal expense, \$84.15; exchange, \$130.69; fixtures, \$46.50; sun-	
dry ledger accounts, \$34; total	721 19
(Total expense of management	\$13,866.16)
	<hr/>
Disbursements during the year, deducted from above total....	\$18,418 07
	<hr/>
Balance December 31, 1885	\$3,791 68
	<hr/>
Invested as follows:	

III. INVESTED ASSETS.

Cash in office, \$193.64; in bank, \$3,358.14; total	3,551 78
Agents' ledger balances.....	239 90
	<hr/>
Total invested assets, as per balance	\$3,791 68

IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$1,000 42	
Mortuary assessments due and unpaid on memberships in force	932 20	
Mortuary assessments not yet due.....	3,201 07	
Annual payments or premiums due and unpaid on memberships in force.	5,557 73	
Net amount due from members		\$10,691 42
All other assets, viz.: Sundry ledger accounts, \$2,839.15; fixtures, \$654.05; total.....		3,493 20
Total of invested and other assets		\$17,976 30

V. LIABILITIES.

Advance payments, \$56.72; ledger accounts, \$83.05; total	\$139 77
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VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884,	611	\$1,438,500 00	341	\$933,000 00
Policies or certificates written during year 1885....	706	1,499,500 00	355	629,000 00
Total.....	1,317	\$2,938,000 00	696	\$1,462,000 00
Deduct number ceased to be in force during 1885..	104	235,000 00	72	159,000 00
Total policies in force December 31, 1885....	1,213	\$2,703,000 00	624	\$1,303,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	1	\$840 33	1	\$840 33
Losses and claims on policies or certificates incurred during the year 1885.....	2	2,000 00	2	2,000 00
Total.....	3	\$2,840 33	3	\$2,840 33
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	3	\$2,840 33	3	\$2,840 33

SCANDINAVIAN GRAND TEMPLE OF AMERICA.

No. 782 FULTON STREET, BROOKLYN, N. Y.

[Commenced business June 16, 1883.]

JOHN A. RINGHOLM, *President.* G. SEFBORN, *Secretary.*

Attorney for service of process in the State of New York, N. DANA WELLS,
No. 44 Exchange place, New York.

I. INCOME DURING 1885.

Membership fees	\$365 00	
Annual dues.....	406 20	
Assessments	290 20	
Total paid by members		\$1,061 40
Received from all other sources.....		325 45
Total Income during the year.....		\$1,386 85

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$290 20
(Total paid to members	\$290.20)
Commissions and fees to agents.....	140 00
Salaries and traveling expenses of agents.....	225 00

Salaries and other compensation of officers and other office employés,	\$200 00
Rent	50 00
Advertising, \$125; printing, \$237.50; total	362 50
All other items.....	44 25
(Total expense of management.....	\$1,021.75)
Disbursements during the year, deducted from above total....	\$1,311 95
Balance December 31, 1885	\$74 90
III. ASSETS.	
Total assets.....	\$300 00
IV. LIABILITIES.	
Borrowed money.....	\$50 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884.....	516	\$1,032,000 00	140	\$260,000 00
Policies or certificates written during year 1885.....	134	268,000 00	5	.....
Total..	650	\$1,300,000 00	145	\$290,000 00
Deduct number ceased to be in force during 1885.....	146	292,000 00	93	....
Total policies in force December 31, 1885.....	504	\$1,008,000 00	52	\$104,000 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	2	\$290 20	.....	.....

SECURITY MUTUAL BENEFIT SOCIETY.

No. 233 BROADWAY, NEW YORK.

[Commenced business May, 1882.]

A. L. SOULARD, *President*. WM. D. CHANDLER, *Secretary*.
Attorney for service of process in the State of New York, WM. D. SNOW
No. 102 Broadway, New York.

I. INCOME DURING 1885.

Membership fees.....	\$4,288 00
Annual dues.....	6,041 00
Assessments	17,090 24
Total paid by members.	\$27,419 24
Interest.....	110 99
Total Income during the year.....	\$27,530 23
Balance of ledger assets December 31, 1884.....	2,700 80
Total.....	\$30,231 03

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$13,485 83
Assessments returned to members.....	14 50
(Total paid to members.....	\$13,500 33)
Commissions and fees to agents.....	9,429 00
Commissions and fees to officers and directors.....	900 00
(Total expense of management	\$10,329)
Disbursements during the year deducted from above total ...	\$23,829 83
Balance December 31- 1885.....	\$6,401 70

Invested as follows:		
III. INVESTED ASSETS.		
Cash in bank		\$6,401 70
IV. OTHER ASSETS.		
Dues from members for claims not yet assessed	\$5,313 20	
Mortuary assessments not yet due.....	2,858 55	
Total due from members		8,171 75
Total of invested and other assets		\$14,573 45
V. LIABILITIES.		
Claims and death losses due.....		\$5,000 00
Claims and death losses, assessments not made.....		5,313 20
Total Liabilities.....		\$10,313 20

VI. EXHIBIT OF CERTIFICATES OR POLICIES.		
Total business, all in New York.		
		Number.
Policies or certificates in force December 31, 1884.....		647
Policies or certificates written during year 1885.		266
Total.. . . .		913
Deduct number ceased to be in force during 1885.....		98
Total policies in force December 31, 1885.. . . .		815
	Number.	Amount.
Losses and claims on policies or certificates unpaid		
December 31, 1884	1	\$4,652 56
Losses and claims on policies or certificates incurred		
during the year 1885.....	5	.....
Total	6	.....
	Number.	Amount.
Losses and claims on policies or certificates paid during		
the year 1885.....	4	\$13,485 83

SOUTHERN TIER MASONIC RELIEF ASSOCIATION.		
No 100 LAKE STREET, ELMIRA, N. Y.		
[Commenced business August 8, 1868.]		
C. N. SHIPMAN, <i>President.</i>		H. B. BERRY, <i>Secretary.</i>
Attorney for service of process in the State of New York, CHARLES A. COLLIN, Elmira, N. Y.		
I. INCOME DURING 1885.		
Membership fees.....	\$430 00	
Annual dues.....	11,277 00	
Assessments.....	139,640 59	
Total paid by members.....		\$151,347 59
Interest		538 75
Total income during the year		\$151,886 34
Balance of ledger assets December 31, 1884 ...		15,371 72
Total.....		\$167,258 06

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$142,000 00
(Total paid to members.....	\$142,000)
Commissions and fees to agents..	1,851 31
Salaries and traveling expenses of agents.....	773 24
Salaries and other compensation of officers and other office employes,	2,420 00
Rent.....	375 00
Advertising, \$175; printing, \$693.49; total.....	864 49
All other items.....	1,679 53
(Total expense of management	\$7,963.57)
Disbursements during the year, deducted from above total....	\$149,963 57
Balance December 31, 1885.....	\$17,294 49

III. INVESTED ASSETS.

Cost value of stocks and bonds owned by the Company	\$8,800 00
Cash in bank	8,494 49
Total invested assets, as per balance.....	\$17,294 49

IV. OTHER ASSETS.

Personal property.....	1,339 41
Total of invested and other assets.....	\$18,633 90

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business—Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	3,397	\$7,593,000	2,352	\$4,186,579
Policies or certificates written during year 1885.....	160	366,000	91	201,000
Total.....	3,557	\$7,959,000	2,443	\$4,387,579
Deduct number ceased to be in force during 1885....	232	533,000	1,002	1,549,579
Total policies in force December 31, 1885.....	3,325	\$7,391,000	1,441	\$2,838,000
Losses and claims on policies or certificates incurred and paid during the year 1885.....	65	\$145,000	35	\$76,000

STANDARD MUTUAL LIFE ASSOCIATION.

No. 233 BROADWAY, NEW YORK.

[Commenced business December, 1883.]

R. CARMAN COMBS, President. WM. D. CHANDLER, Secretary
Attorney for service of process in the State of New York, WM. D. SNOW,
No. 102 Broadway, New York.

I. INCOME DURING 1885.

Annual dues.....	\$908 00
Assessments.....	\$2,377 74
Total Income during the year.....	\$3,285 74
Balance of ledger assets December 31, 1884	864 47
Total.....	\$4,150 21

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$3,242 21
(Total paid to members..... \$3,242.21)	
Commissions and fees to agents.....	908 00
(Total expense of management... \$908)	
Disbursements during the year, deducted from above total....	<u>\$4,150 21</u>

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1884	145	\$660,000 00
Policies or certificates written during year 1885	32	87,000 00
Total	<u>177</u>	<u>\$747,000 00</u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	2	\$1,677 31
Losses and claims on policies or certificates incurred during the year 1885.....	2	\$1,564 90
Total	<u>4</u>	<u>\$3,242 21</u>

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	4	\$3,242 21

SUPREME COUNCIL OF THE HOME CIRCLE.

BOSTON, MASS.

[Commenced business November 5, 1879.]

JOEL SEAVERN, *President.*JULIUS M. SWAIN, *Secretary.*Attorney for service of process in the State of New York, SUPERINTENDENT OF THE
INSURANCE DEPARTMENT Albany, N. Y.

I. INCOME DURING 1885.

Assessments	\$46,647 90
Received from all other sources, viz.: Certificates and merchandise,	3,539 47
Total Income during the year.....	<u>\$50,187 37</u>
Balance of ledger assets December 31, 1884.....	5,287 95
Total.....	<u>\$55,475 32</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$46,910 24
(Total paid to members	\$46,910.24)
Salaries and other compensation of officers and other office employés.	1,450 00
Rent, \$218.64; taxes, \$22; total.	240 64
Advertising, blanks and printing	935 35
All other items, viz.: Supplies, \$511.79; expense account, \$388.39; interest, \$30; total.	930 18
(Total expense of management..... \$3,556.17)	
Disbursements during the year, deducted from above total ...	<u>\$50,466 41</u>
Balance December 31, 1885	<u>\$5,008 91</u>

Invested as follows:

III. INVESTED ASSETS.	
Cash in office.....	\$5,008 91
IV. OTHER ASSETS.	
Mortuary assessments due and unpaid on memberships in force.....	\$3,633 15
Annual payments or premiums due and unpaid on memberships in force	1,156 25
Total due from members	4,789 40
All other assets, viz.: Supplies, etc.....	875 00
Total of invested and other assets.....	\$10,673 31
V. LIABILITIES.	
National, State or other taxes due	\$22 00
Borrowed money.....	500 00
All other liabilities of the Company, viz.: Printing and merchandise,	227 25
Total Liabilities.	\$749 25

VI. EXHIBIT OF CERTIFICATES OR POLICIES.				
Total business — Business in New York.				
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	2,706	\$7,328,500 00	477	\$1,274,500 00
Policies or certificates written during year 1885.....	473	1,182,500 00	108	248,500 00
Total.....	3,179	\$8,511,000 00	585	\$1,523,000 00
Deduct number ceased to be in force during 1885...	296	1,006 500 00	56	92,000 00
Total policies in force December 31 1885.....	2,883	\$7,504,500 00	529	\$1,431,500 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	2	\$8,852 53		
Losses and claims on policies or certificates incurred and paid during the year 1885	17	38,057 71	3	\$7,351 93
Losses and claims on policies or certificates paid during the year 1885... ..	19	46,910 24		

SUPREME COUNCIL, KNIGHTS OF THE MACCABEES

OF THE WORLD.

(PORT HURON, MICHIGAN.)

[Organized 1869.]

J. S. KITE, President.

[N. S. BOYNTON, Secretary.]

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.	
Membership fees.....	\$1,530 85
Annual dues	3,181 00
Assessments	11,398 24
Medical examiners' fees.....	317 25
Total paid by members	\$16,436 34
Total Income during the year.....	\$16,436 34
Balance of ledger assets December 31, 1884.....	1,190 53
Total	\$17,626 87

II. DISBURSEMENTS DURING 1885.	
Losses and claims	\$11,223 00
(Total paid to members..... \$11,223)	
Commissions and fees to agents.....	177 30
Salaries and traveling expenses of agents.....	127 83
Medical examiners' fees.....	326 25
Salaries and other compensation of officers and other office employés,	1,726 07
Rent.....	109 99
Blanks and printing.....	1,171 73
All other items, viz.: Postage, telegrams and expressage, \$601.93; attorney's fees, \$150; miscellaneous, \$319.55; total.....	1,071 47
(Total expense of management	\$4,710.64)
<hr/>	
Disbursements during the year, deducted from above total....	\$15,933 64
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Balance December 31, 1885 ..	\$1,693 23
<hr/>	

Invested as follows:	
III. INVESTED ASSETS.	
Cash in bank	\$1,693 23
<hr/>	
Total invested assets, as per balance	\$1,693 23
<hr/>	

IV. EXHIBIT OF CERTIFICATES OR POLICIES.			
Total business — Business in New York.			
	Number.	Amount.	Number. Amount.
Policies or certificates in force December 31, 1884.....	987	\$1,942,000	76 \$150,000
Policies or certificates written during year 1885.....	1,361	2,695,000	399 796,000
<hr/>		<hr/>	
Total.....	1,348	\$4,637,000	475 \$946,000
Deduct number ceased to be in force during 1885.....	221	442,000	24 48,000
<hr/>		<hr/>	
Total policies in force December 31, 1885.....	2,127	\$4,195,000	451 \$898,000
<hr/>		<hr/>	
	Number.	Amount.	Number. Amount.
Losses and claims on policies or certificates unpaid			
December 31, 1884.....	7	\$11,223,000	.....
Losses and claims on policies or certificates paid during			
the year 1885.....	.....	11,223,000	.....
<hr/>		<hr/>	

TEACHERS' MUTUAL LIFE ASSURANCE ASSOCIATION,

GRAMMAR SCHOOL No. 79.

No. 42 FIRST STREET, NEW YORK.

[Commenced business May, 1869.]

HENRY C. MARTIN, *President.*ALANSON PALMER, *Secretary.*

Attorney for service of process in the State of New York, HENRY C. LITCHFIELD.

No. 42 First street, New York.

I. INCOME DURING 1885.	
Membership fees	\$78 50
Assessments.....	10,260 00
<hr/>	
Total paid by members	\$10,338 50
Interest.....	14 41
<hr/>	
Total Income during the year	\$10,352 91
Balance of ledger assets December 31, 1884	182 27
<hr/>	
Total.....	\$10,535 18
<hr/>	

II. DISBURSEMENTS DURING 1885

Losses and claims	\$7,500 00
(Total paid to members..... \$7,500)	
Salaries and other compensation of officers and other office employes	206 00
Advertising and printing	96 25
Postage.....	36 70
(Total expense of management..... \$338.95)	
Disbursements during the year, deducted from above total....	\$7,838 95
Balance December 31, 1885	\$2,696 23

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$120.96; in bank, \$2,575.27; total.....	\$2,696 23
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IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884	2,031	\$1,015,500 00
Policies or certificates written during year 1885.....	100	.....
Total.....	2,131	\$1,065,500 00
Deduct number ceased to be in force during 1885.....	67	.....
Total policies in force December 31, 1885	2,064	\$1,031,500 00

TEACHERS' PROVIDENT ASSOCIATION OF THE UNITED STATES.

No. 753 BROADWAY, NEW YORK.

[Commenced business April, 1881.]

N. A. CALKINS, President.

A. S. BUSH, Secretary.

Attorney for service of process in the State of New York, EDWARD S. PECK,
No. 293 Broadway, New York.

I. INCOME DURING 1885.

Membership fees.....	\$29 10
Annual dues.....	67 00
Assessments	66 50
Total paid by members	\$162 60
Interest.	15 23
Total Income during the year....	\$177 83
Balance of ledger assets December 31, 1884.....	247 47
Total.	\$425 30

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$103 50
(Total paid to members..... \$103.50)	
Commissions and fees to agents.....	6 20
Salaries and traveling expenses of agents.....	40 00

Advertising and printing	\$31 57
All other items.....	6 15
(Total expense of management	\$86.92)
Disbursements during the year, deducted from above total....	\$190 42
Balance December 31, 1885	\$234 88
Invested as follows:	
III. INVESTED ASSETS.	
Cash in bank.....	\$234 88
IV. EXHIBIT OF CERTIFICATES OR POLICIES.	
Total business.	
	Number.
Policies or certificates in force December 31, 1884.....	156
Policies or certificates written during year 1885.....	19
Total.....	175
Deduct number ceased to be in force during 1885.....	89
Total policies in force December 31, 1885.....	86
	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	\$103 50

TELEGRAPHERS' MUTUAL BENEFIT ASSOCIATION.

No. 195 BROADWAY, NEW YORK.	
[Commenced business October 22, 1867.	
A. R. BREWER, <i>President.</i>	CHARLES P. BRUCH, <i>Secretary.</i>
Attorney for service of process in the State of New York, CLARENCE CARY, No. 59 Wall street, New York.	
I. INCOME DURING 1885.	
Membership fees.....	\$678 00
Assessments.....	30,359 38
Total paid by members	\$31,037 38
Interest.....	2,824 24
Received from all other sources	2,468 41
Total Income during the year.....	\$36,330 03
Balance of ledger assets December 31, 1884	42,924 83
Total.....	\$79,254 86
II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$24,870 00
Assessments returned to members.....	26 00
(Total paid to members	\$24,896)
Medical examiners' fees.....	190 00
Salaries and other compensation of officers and other office employes,	1,420 00
Advertising, blanks and printing	330 93
All other items, viz.: Postage, \$505.60; sundries, \$315.20; total...	820 80
(Total expense of management	\$2,761.73)
Disbursements during the year, deducted from above total ..	\$27,657 72
Balance December 31, 1885	\$51,507 13

Invested as follows

III. INVESTED ASSETS.	
Loans secured by mortgages on real estate, first liens	\$4,000 00
Cost value of bonds and stocks owned by the Company	38,253 41
Cash in bank.....	9,343 72
Total invested assets, as per balance.....	<u>\$51,597 13</u>

IV. OTHER ASSETS.	
Interest accrued.....	426 65
Market value of bonds and stocks over cost.....	346 59
Dues from members for claims not yet assessed.....	\$3,000 00
Mortuary assessments due and unpaid on memberships in force	3,403 99
Annual payments or premiums due and unpaid on memberships in force.	30 00
Total due from members.....	<u>\$6,433 99</u>
Deduct cost of collection	488 99
Net amount due from members	<u>5.945 00</u>
Total of invested and other assets	<u><u>\$58,315 37</u></u>

V. LIABILITIES.	
Claims and death losses not due.	\$1,000 00
Claims and death losses, assessments not made	3,000 00
Total policy claims.....	<u>\$4,000 00</u>
To officers or others for advance on account of current expenses..	221 30
All other liabilities of the Company.....	376 00
Total Liabilities.....	<u><u>\$4,597 30</u></u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.		
Total business, all in New York.		
	Number.	Number.
Policies or certificates in force December 31, 1884.....	3,081	797
Policies or certificates written during year 1885....	307	93
Total.....	<u>3,388</u>	<u>890</u>
Deduct number ceased to be in force during 1885.....	133	42
Total policies in force December 31, 1885....	<u>3,255</u>	<u>848</u>
	Amount.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	\$6,870	.....
Losses and claims on policies or certificates incurred during the year 1885.....	22,000	\$8,000
Total	<u>\$28,870</u>	<u>.....</u>
	Amount.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	<u>\$24,870</u>	<u>\$7,000</u>

UNION MUTUAL ASSOCIATION.

BATH, STEUBEN COUNTY, NEW YORK.

[Commenced business January 15, 1881.]

JULIUS STICKNEY, *President.*

SILAS D. AULLS, *Secretary*

Attorney for service of process in the State of New York, SILAS D. AULLS,
Bath, Steuben County, New York.

I. INCOME DURING 1885.

Membership fees.....	\$5,442 43
Annual dues.....	8,112 21
Assessments.....	45,823 13
Medical examiners' fees.....	1,054 00
	<hr/>
Total paid by members.....	\$60,431 77
Interest	25 80
	<hr/>
Total Income during the year	\$60,457 57
Balance of ledger assets December 31, 1884	6,664 23
	<hr/>
Total ..	\$67,121 80

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$45,157 95
(Total paid to members.....)	\$45,157.95)
Commissions and fees to agents	5,375 61
Commissions and fees to local secretary	2,538 97
Salaries and traveling expenses of agents	1,059 35
Medical examiners' fees	1,281 60
Salaries and other compensation of officers and other office employés	2,587 57
Rent	140 25
Advertising, \$70; printing, \$536.76; total.....	606 76
All other items, viz.: Postage, \$707; law expenses, \$213.92; Hallock Bank for advances during 1884, \$932.81; returned on expenses of organization, \$1,350; miscellaneous, \$487.56; total	3,691 29
(Total expense of management.....)	\$17,281.40)
	<hr/>
Disbursements during the year, deducted from above total....	\$62,439 35
	<hr/>
Balance December 31, 1885.....	\$4,682 45

Invested as follows:

III. INVESTED ASSETS.

Loans on policies or certificates as collateral.....	\$920 75
Cash in office, \$1,223.48; in bank, \$2,283.89; total.....	\$3,507 37
	<hr/>
Total invested assets, as per balance	\$4,428 12

IV. OTHER ASSETS.

Due from members for claims not yet assessed.....	\$9,868 00
Mortuary assessments due and unpaid on memberships in force.....	1,200 00
Mortuary assessments not yet due.....	4,757 39
	<hr/>
Total due from members.....	\$15,825 39
Deduct cost of collection.....	750 00
	<hr/>
Net amount due from members	15,075 39
All other assets, viz.: Office furniture	254 33
	<hr/>
Total of invested and other assets.....	\$19,757 84

V. LIABILITIES.		
Claims and death losses not due	\$7,161 39	
Claims and death losses, assessments not made.....	9,868 00	
Total policy claims.....		\$17,029 39
All other liabilities of the company, viz.: Printing bill.....		14 50
Total Liabilities.....		<u>\$17,043 89</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.		
Total business, all in New York.		
	Number.	Amount.
Policies or certificates in force December 31, 1884	2,887	\$6,511,454 00
Policies or certificates written during year 1885.....	1,054	1,791,870 00
Total	3,941	\$8,303,324 00
Deduct number ceased to be in force during 1885.....	1,939	4,157,468 00
Total policies in force December 31, 1885	2,002	<u>\$4,145,856 00</u>
		Amount.
Losses and claims on policies or certificates unpaid December 31, 1884		\$22,212 00
Losses and claims on policies or certificates incurred during the year 1885.....		42,181 14
Total.....		<u>\$64,393 14</u>
		Amount.
Losses and claims on policies or certificates paid during the year 1885.....		<u>\$45,157 95</u>

UNION MUTUAL ASSOCIATION.

BATTLE CREEK, MICHIGAN.

[Commenced business November 1, 1879.]

CHARLES AUSTIN, *President.*

CHAS. E. FOOTE, *Secretary.*

Attorney for service of process in the State of New York, SUPERINTENDENT OF THE INSURANCE DEPARTMENT, Albany, N. Y.

I. INCOME DURING 1885.		
Membership fees.....	\$6,265 98	
Annual dues.....	3,909 00	
Assessments.....	43,418 56	
Total Income during the year		\$53,593 54
Balance of ledger assets December 31, 1884.....		3,153 38
Total.....		<u>\$56,746 92</u>
II. DISBURSEMENTS DURING 1885.		
Losses and claims.....		\$33,200 00
Assessments returned to members.....		119 75
(Total paid to members	\$33,319.75)	
Commissions and fees to agents.....		12,139 64
Medical examiners' fees		1,527 55
Salaries, traveling and law expenses and other compensation of officers and other office employes.....		3,475 81

Rent, \$166.25; taxes, \$70; total.....	\$236 25
Advertising, blanks and printing	847 63
All other items, viz.: Postage exchange and expressage, \$536.12 ; stationery and office supplies, \$171.53 ; total.....	707 70
(Total expense of management \$18,934.08)	
Disbursements during the year, deducted from above total ...	\$52,253 83
Balance December 31, 1885.....	\$4,493 09

Invested as follows :

III. INVESTED ASSETS.

Cash in hands of treasurer, \$3,785.37; in bank, \$707.72; total ...	\$4,493 09
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IV. OTHER ASSETS

Dues from members for claims not yet assessed	\$9,000 00
Mortuary assessments not yet due.....	7,744 86
Annual payments or premiums in process of collection, not yet due..	1,760 00
Total due from members.....	\$18,524 26
Deduct cost of collection. ...	1,428 72
Net amount due from members	17,096 14
All other assets.....	774 61
Total of invested and other assets	\$22,363 84

V. LIABILITIES.

Claims and death losses, assessments not made.....	\$7,000 00
Claims and death losses resisted.	2,000 00
Total Liabilities.....	\$9,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,080	\$3,758,000 00
Policies or certificates written during year 1885.....	703	1,114,000 00
Total	2,783	\$4,872,000 00
Deduct number ceased to be in force during 1885.....	364	671,500 00
Total policies in force December 31, 1885.....	2,419	\$4,200,500 00

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884	2	\$4,000 00
Losses and claims on policies or certificates incurred during the year 1885.....	23	42,600 00
Total	25	\$46,600 00

	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885	20	\$33,200 00

UNITED FRIENDS, ORDER OF, IMPERIAL COUNCIL.

No. 8 LIBERTY STREET, POUGHKEEPSIE, N. Y.
[Commenced business December 2, 1881.]

JAMES W. DAVIS, *President.* • O. M. SHEDD, *Secretary*
Attorney for service of process in the State of New York, JOHN C. NOTT, Albany, N. Y.

I. INCOME DURING 1885.

Annual dues.....	\$2,273 63	
Assessments.....	151,882 72	
Medical examiners' fees.....	1,087 05	
Total paid by members.....		\$158,243 40
Received from all other sources.....		1,833 27
Total Income during the year.....		\$160,076 67
Balance of ledger assets December 31, 1884.....		2,317 02
Total.....		\$162,393 69

II. DISBURSEMENTS DURING 1885.

Losses and claims.....		\$152,500 00
(Total paid to members.....	\$152,500)	
Salaries and traveling expenses of agents.....		609 48
Medical examiners' fees.....		1,087 05
Salaries and other compensation of officers and other office employes,		2,724 98
Rent.....		100 00
Advertising.....		140 00
(Total expense of management.....	\$4,661.51)	
Disbursements during the year, deducted from above total...		\$157,161 51
Balance December 31, 1885.....		\$5,232 18

Invested as follows.

III. INVESTED ASSETS.

Cash in bank.....	\$5,232 18
Agents' ledger balances.....	1,179 73
Other items.....	2,726 50
Total invested assets, as per balance.....	\$9,138 41

IV. OTHER ASSETS.

Dues from members for claims not yet assessed..	\$12,212 84
Mortuary assessments not yet due.....	4,035 17
Net amount due from members.....	16,248 01
Total of invested and other assets.....	\$25,386 42

V. LIABILITIES.

Claims and death losses not due.....	\$9,000 00
Claims and death losses, assessments not made.....	7,000 00
Total Liabilities.....	\$16,000 00

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884....	7,668	\$15,164,000	4,005	\$8,483,000
Policies or certificates written during year 1885.	2,639	7,063,000	1,123	2,156,000
Total.....	10,307	\$22,227,000	5,128	\$10,639,000
Deduct number ceased to be in force during 1885....	864	2,273,000	465	1,003,000
Total policies in force December 31, 1885.....	9,443	\$19,954,000	4,663	\$9,636,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	10	\$26,000	6	\$13,000
Losses and claims on policies or certificates incurred during the year 1885.....	75	1,425,000	43	82,000
Total.....	85	\$1,451,000	49	\$95,000
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	75	\$151,500	43	\$89,000

UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

Nos. 320 AND 322 BROADWAY, NEW YORK.

[Commenced business November 3, 1877.]

CHARLES B. PEET, *President.*

JAMES R. PITCHER, *Secretary.*

Attorney for service of process in the State of New York, CHARLES B. PEET,
No. 569 Broadway, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$52,807 17
Annual dues.....	26,103 00
Assessments.....	293,370 00
Total paid by members.....	\$372,280 17
Received from all other sources, viz.: From members, as deposits against future assessments.....	20,798 08
Total Income during the year.....	\$393,078 25
Balance of ledger assets December 31, 1884.....	21,066 65
Total.....	\$414,144 90

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$158,129 67
(Total paid to members.....	\$158,129.67)
Commissions and fees to agents.....	24,546 33
Medical examiners' fees.....	5,109 95
Salaries and other compensation of officers and other office employ��s,	83,201 85
Rent, \$6,988.91; taxes, \$1,535.31; total.....	8,524 22
Advertising, \$44,277.32; printing, \$12,503.41; total.....	56,780 73
All other items, viz.: Postage and exchange, \$15,104.07; legal expen- ses, \$5,387.87; furniture, \$2,925.42; books and stationery, \$5,113.08; traveling, \$3,861.31; telegraph, expressage, etc., \$1,385.84; miscel- laneous expenses, \$4,958.35; total.....	38,735 94
(Total expense of management.....	\$216,899.02)
Disbursements during the year. deducted from above total ...	\$375,028 69
Balance December 31, 1885.....	\$39,116 21

Invested as follows:

III. INVESTED ASSETS.	
Cash in office, \$7,675.74; in bank. \$31,440.47: total	\$39,116 21
IV. OTHER ASSETS.	
Interest due and accrued	470 90
Annual payments or premiums due and unpaid on memberships in force	\$2,645 00
Assessments in process of collection, not yet expired.....	37,634 00
Total due from members	40,279 00
All other assets, viz.: Furniture, fixtures and safes, \$10,421.23; stationery, blanks, books, etc., \$4,000; total	14,421 23
Total of invested and other assets.....	\$94,287 34
V. LIABILITIES.	
Claims and death losses not due.....	\$51,191 03
All other liabilities of the Company, viz.: Deposited by members to pay future assessments, \$20,798.08; miscellaneous bills, not due or presented. \$7,500; total.....	28,298 08
Total Liabilities	\$79,489 11

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business — Business in New York.

	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1884...	20,021	\$96,970,750 00	7,456	\$36,346,000 00
Policies or certificates written during year 1885.....	16,551	76,898,750 00	5,207	24,579,250 00
Total.	36,572	\$173,869,500 00	12,663	\$60,925,250 00
Deduct number ceased to be in force during 1885...	9,260	41,276,000 00	2,653	11,778,500 00
Total policies in force December 31, 1885.....	27,312	\$122,593,500 00	10,010	\$49,146,750 00
	Number.	Amount.	Number.	Amount.
Losses and claims on policies or certificates incurred during the year 1885.....	..	\$175,129 67	615	\$58,123 72
Losses and claims on policies or certificates paid during the year 1885 .....	.....	158,129 67	558	54,469 71

UNITED WORKMEN, ANCIENT ORDER OF.

DUNKIRK, N. Y.

W. J. DONNELL, President.

[Commenced business January 24, 1874.]

N. J. HORTON, Secretary.

Attorney for service of process in the State of New York, N. J. HORTON,
Dunkirk, N. Y.

I. INCOME DURING 1885.	
Annual dues.	\$16,689 20
Assessments.....	428,745 20
Total paid by members.	\$445,434 40
Received from all other sources, viz.: Sale of supplies, \$1,438.19; received for changing benefit certificates, \$232; total	1,670 19
Total Income during the year,.....	\$447,104 59
Balance of ledger assets December 31, 1884.....	14,971 32
Total.....	\$462,075 91

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$418,000 00
Deaths (Supreme Lodge).....	8,792 90
(Total paid to members.	\$426,792.90)
Salaries and other compensation of officers and other office employes,	5,499 07
Rent, \$250; taxes, \$7.50; total	257 50
Advertising, blanks and printing.....	2,333 81
All other items, viz.: Legal services, \$291.18; <i>per capita</i> tax,	
Supreme Lodge, \$1.967.40; attending Grand Lodge, \$7,028.24;	
sundries, \$800; total	10,086 82
(Total expense of management	\$18,177.20)
Disbursements during the year, deducted from above total	\$144,970 10
Balance December 31, 1885.....	\$17,105 81

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	19,674	\$39,348,000 00
Policies or certificates written during year 1885.....	2,716	5,432,000 00
Total	22,390	\$44,780,000 00
Deduct number ceased to be in force during 1885.....	1,509	3,018,000 00
Total policies in force December 31, 1885.....	20,881	\$41,762,000 00
	Number.	Amount.
Losses and claims on policies or certificates unpaid		
December 31, 1884.....	23	\$46,000 00
Losses and claims on policies or certificates incurred		
during the year 1885	198	396,000 00
Total	221	\$442,000 00
	Number.	Amount.
Losses and claims on policies or certificates paid during		
the year 1885	209	\$418,000 00

UNITED WORKMEN, ANCIENT ORDER, SELECT KNIGHTS, GRAND LEGION.

No. 54 EAST EAGLE STREET, BUFFALO, N. Y.

[Commenced business February 5, 1879.]

JOHN J. POWERS, *President*.JAMES McINTYRE, *Secretary*.Attorney for service of process in the State of New York, LEROY ANDRUS,
Main street, Buffalo, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$275 00
Annual dues.....	1,331 00
Assessments.....	3,228 00
Total paid by members.....	\$4,834 00
Received from all other sources.....	142 66
Total Income during the year.....	\$4,976 66
Balance of ledger assets December 31, 1884.....	1,072 49
Total	\$6,049 15

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$4,281 50
(Total paid to members.....	\$4,281.50)
Salaries and other compensation of officers and other office employés,	500 00
Advertising, blanks and printing.....	384 40
All other items.....	853 32
(Total expense of management.....	\$1,737.72)
Disbursements during the year, deducted from above total....	\$6,019 22
Balance December 31, 1885.....	\$29 93

III. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	773	\$773 00
Policies or certificates written during year 1885.....	157	.....
Total	930	\$930 00
Deduct number ceased to be in force during 1885.....	247	.....
Total policies in force December 31, 1885.....	683	\$683 00
	Number.	Amount.
Losses and claims on policies or certificates unpaid		
December 31, 1884.....	2	\$1,480 00
Losses and claims on policies or certificates incurred		
during the year 1885.....	5	2,801 50
Total		\$4,281 50
		Amount.
Losses and claims on policies or certificates paid during the year		
1885		\$4,281 50

UTICA MUTUAL BENEFIT ASSOCIATION

No. 188 GENESEE STREET, UTICA, N. Y.

[Commenced business August 23, 1882.]

WM. REICHERT, *President.*

HENRY G. BETZ, *Secretary.*

Attorney for service of process in the State of New York, JOHN NELBACK,
No. 186 Whitesboro street, Utica, N. Y.

I. INCOME DURING 1885.

Membership fees.....	\$4 00
Annual dues.....	154 75
Assessments	74 90
Medical examiners' fees	1 00
Total paid by members.....	\$234 65
Cash received from all other sources, viz.: Sale of desk.....	7 00
Total Income during the year.....	\$241 65
Balance of ledger assets December 31 1884	187 77
Total	\$429 42

II. DISBURSEMENTS DURING 1885.	
Losses and claims	\$177 99
(Total paid to members	\$177.99)
Commissions and fees to agents	3 00
Medical examiners' fees	1 00
Salaries and other compensation of officers and other office employés,	26 50
Rent	17 50
Advertising, \$7.25; printing, \$16.05; total	23 30
All other items	5 13
(Total expense of management	\$16.43)
Disbursements during the year, deducted from above total....	\$254 42
Balance December 31, 1885	\$175 00

Invested as follows:

III. INVESTED ASSETS.	
Cash in bank....	\$175 00
IV. OTHER ASSETS.	
Mortuary assessments not yet due	63 80
All other assets	43 50
Total of invested and other assests	\$282 30

V. EXHIBIT OF CERTIFICATES OR POLICIES.	
Total business, all in New York.	
	Number.
Policies or certificates in force December 31, 1884.....	92
Policies or certificates written during year 1885.....	1
Total	93
Deduct number ceased to be in force during 1885.....	32
Total policies in force December 31, 1885.....	61
Amount.	
Losses and claims on policies or certificates paid during the year 1885.....	\$177 99

VOLUNTEER EXEMPT AND VETERAN FIREMEN'S
SONS' ASSOCIATION.

No. 124 West Twenty-Eighth Street, New York.

[Commenced business September 14, 1885.]

JOS H. BRICE, *President.*

JOS. C. DANIELL, *Secretary*

Attorney for service of process in the State of New York, GEO. F. HALLER, Jr.,
No. 124 West Twenty-eighth street, New York.

I. INCOME DURING 1885.	
Membership fees.....	\$77 00
Annual dues....	114 35
Total paid by members.....	\$191 35
Received from all other sources.....	34 65
Total Income during the year.....	\$226 00

II. DISBURSEMENTS DURING 1885.

Rent.....	\$69 00
All other items, viz.: Books, printing, etc.....	126 00
(Total expense of management..... \$195)	
Disbursements during the year, deducted from above total	<u>\$195 00</u>
Balance December 31, 1885.....	<u>\$31 00</u>

III. ASSETS.

Annual payments or premiums due and unpaid on memberships in force.....	<u>\$130 00</u>
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WESTERN NEW YORK MASONIC RELIEF ASSOCIATION.

No. 17 ELWOOD BLOCK, CORNER E. MAIN AND STATE STREETS, ROCHESTER, N. Y.

[Commenced business May 25, 1871.]

JACOB G. MAURER, *President*.

CLIFTON C. GIFFORD, *Secretary*.

Attorney for service of process in the State of New York, JOHN W. STEBBINS
No. 8 Chestnut Street, Rochester, N. Y.

I. INCOME DURING 1885.

Assessments	\$22,085 00
Interest.....	33 98
Total Income during the year.....	<u>\$22,118 98</u>
Balance of ledger assets December 31, 1884	1,218 23
Total.....	<u>\$23,337 21</u>

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$20,535 21
(Total paid to members..... \$20,535.21)	
Commissions and fees to agents.....	28 00
Medical examiners' fees.....	28 50
Salaries and other compensation of officers and other office employés	800 00
Rent.....	275 00
Advertising, blanks and printing.....	101 95
All other items, viz.: Postage, \$153.76; incidental, \$42.50; total... ..	196 26
(Total expense of management	\$1,429.71)
Disbursements during the year, deducted from above total....	<u>\$21,964 93</u>
Balance December 31, 1885	<u>\$1,372 29</u>

Invested as follows :

III. INVESTED ASSETS.

Cash in bank	\$1,372 29
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IV. OTHER ASSETS.

Dues from members for claims not yet assessed.....	\$3,453 00
Mortuary assessments due and unpaid on memberships in force.. ..	1,837 20
Mortuary assessments not yet due.	1,884 30
Total due from members.....	<u>7,174 50</u>
All other assets, viz.: Office furniture....	200 00
Total of invested and other assets.....	<u>\$8,746 79</u>

V. LIABILITIES.	
Claims and death losses due	\$1,754 19
Claims and death losses not due	1,750 20
Claims and death losses, assessments not made	1,675 00
Total Liabilities.....	<u>\$5,179 39</u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884... ..	972
Policies or certificates written during year 1885.....	16
Total.	<u>988</u>
Deduct number ceased to be in force during 1885.....	134
Total policies in force December 31, 1885.....	<u>854</u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid Decem- ber 31, 1884.....	5	\$4,760 66
Losses and claims on policies or certificates incurred during the year 1885.....	23	20,983 94
Total.....	<u>28</u>	<u>\$25,744 60</u>
	Number.	Amount.
Losses and claims on policies or certificates paid during the year 1885.....	22	\$20,535 21

WESTERN NEW YORK RELIEF ASSOCIATION.

SHERMAN, N. Y.

JOHN T. GREEN, *President.*

[Commenced business April 10, 1884.]

B. J. COFFIN, *Secretary.*

Attorney for service of process in the State of New York, W. F. GREEN,
Sherman, N. Y.

I. INCOME DURING 1885.	
Membership fees	\$66 00
Assessments	176 00
Total Income during the year.....	<u>\$242 00</u>
Balance of ledger assets December 31, 1884	61 75
Total.....	<u>\$303 75</u>

II. DISBURSEMENTS DURING 1885.	
Losses and claims.....	\$160 00
(Total paid to members..... \$160)	
Commissions and fees to agents	42 00
Commissions and fees to officers and directors.....	16 00
Salaries and other compensation of officers and other office employes,	10 00
Printing.....	1 90
(Total expense of management..... \$69.90)	
Disbursements during the year, deducted from above total	<u>\$229 90</u>
Balance December 31, 1885.....	<u>\$73 85</u>

Invested as follows:

III. INVESTED ASSETS.	
Cash in office	\$73 85

IV. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884	157
Policies or certificates written during year 1885.....	23
Total.....	180
Deduct number ceased to be in force during 1885....	10
Total policies in force December 31, 1885.....	170

	Number.	Amount.
Losses and claims on policies or certificates incurred and paid during the year 1885.....	1	\$160 00

WILLIAMSBURGH MASONIC MUTUAL BENEFIT ASSOCIATION.

No. 81 BROADWAY, BROOKLYN, N. Y.

[Commenced business August, 1867.]

WM. S. CONELY, JR., President.

WM. DUNSCOMBE, Secretary.

Attorney for service of process in the State of New York, H. C. SAWTELLE,
No. 244 Hooper Street, Brooklyn, N. Y.

I. INCOME DURING 1885.

Assessments.....	\$19,610 00
Assessments in advance.....	295 22
Assessment fees	2,047 20
Total paid by members ...	\$21,952 42
Interest.....	312 45
Received from all other sources	62 28
Total Income during the year.....	\$22,327 15
Balance of ledger assets December 31, 1884	8,319 71
Total.....	\$30,646 86

II. DISBURSEMENTS DURING 1885.

Losses and claims	\$26,806 72
(Total paid to members.....	\$26,806.72)
Salaries and other compensation of officers and other office employés,	1,000 00
Rent	192 00
Advertising, blanks and printing.....	183 30
All other items, viz.: Postage.....	179 50
(Total expense of management	\$1,554.80)
Disbursements during the year, deducted from above total....	\$28,361 52
Balance December 31, 1885.....	\$2,285 34

Invested as follows:

III. INVESTED ASSETS.

Cash in office, \$112.37 ; in bank, \$4,422.97 ; total	\$4,535 34
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IV. LIABILITIES.

Claims and death losses due.....	\$2,175 80
All other liabilities of the Company, viz : Assessments paid in advance, \$74.20 ; permanent fund, \$2,285.34 ; total	2,359 54
Total Liabilities.....	\$4,535 34

V. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.
Policies or certificates in force December 31, 1884	880
Deduct number ceased to be in force during 1885.....	141
Total policies in force December 31, 1885.....	739

WOMEN'S MUTUAL INSURANCE AND ACCIDENT COMPANY OF AMERICA.

No. 283 FOURTH AVENUE, NEW YORK.

[Commenced business February 9, 1883.]

ELIZABETH B. PHELPS, *President.*

EMILY TAYLOR, *Secretary.*

Attorney for service of process in the State of New York, JOHN A. KAMPING,
No. 128 Broadway, New York.

I. INCOME DURING 1885.

Membership fees.....	\$7,404 00
Annual dues.....	3,789 72
Assessments.....	7,240 91
Medical examiners' fees.....	1,037 00
Total paid by members.....	\$19,471 63
Interest.....	28 13
Received from all other sources, viz.: Temporary loans, \$1,437.62 ; guaranty certificates, \$1,345 ; other items, \$128.18; total.....	2,910 80
Total Income during the year.	\$22,410 56

II. DISBURSEMENTS DURING 1885.

Losses and claims.....	\$5,093 38
Assessments returned to members....	1,660 07
(Total paid to members.....	\$6,753.45)
Commissions and fees to agents.....	7,719 75
Medical examiners' fees.....	1,037 00
Salaries and other compensation of officers and other office employes,	430 00
Rent	320 68
Advanced to officers and agents, to be repaid out of salaries or commissions	815 63
Advertising, \$85.20; printing, \$446.70; total.....	531 90
All other items, viz.: Postage, etc.....	350 95
(Total expense of management.....	\$11,205.91)
Disbursements during the year, deducted from above total....	\$17,959 36,
Balance December 31, 1885	\$4,451 20

Invested as follows:

III. INVESTED ASSETS.

Cash in bank.	\$3,060 57
All other ledger assets.	1,390 63
Total invested assets as per balance	<u>\$4,451 20</u>

IV. OTHER ASSETS.

Dues from members for claims not yet assessed	\$3,196 81
Mortuary assessments due and unpaid on memberships in force.....	2,801 86
Annual payments or premiums due and unpaid on memberships in force	544 30
Annual payments or premiums in process of collection, not yet due..	93 05
Total due from members.	<u>\$6,636 02</u>
Deduct cost of collection.....	25 00
Net amount due from members	6,611 02
All other assets, viz.: Printing and office furniture.....	600 00
Total of invested and other assets.....	<u><u>\$11,662 22</u></u>

V. LIABILITIES.

Claims and death losses not due.....	\$3,600 00
Claims and death losses, assessments not made.....	1,000 00
Total policy claims.....	<u>\$4,600 00</u>
To officers or others for advance on account of expenses of organization	2,724 91
All other liabilities of the Company, viz.: Guaranty fund	1,345 00
Total Liabilities.	<u><u>\$8,669 91</u></u>

VI. EXHIBIT OF CERTIFICATES OR POLICIES.

Total business, all in New York.

	Number.	Amount.
Policies or certificates in force December 31, 1884.....	2,321	\$3,521,250 00
Policies or certificates written during year 1885	1,326	2,233,280 00
Total.....	<u>3,647</u>	<u>\$5,754 530 00</u>
Deduct number ceased to be in force during 1885.....	1,827	2,645,100 00
Total policies in force December 31, 1885	<u>1,820</u>	<u><u>\$3,109,430</u></u>

	Number.	Amount.
Losses and claims on policies or certificates unpaid December 31, 1884.....	1	\$1,600 00
Losses and claims on policies or certificates incurred during the year 1885.....	34	7,093 38
Total.....	<u>85</u>	<u><u>\$8,693 38</u></u>

	Number	Amount.
Losses and claims on policies or certificates paid during the year 1885	34	\$5,093 88

Foreign Life Insurance Company.

ABSTRACTS COMPILED FROM THE ANNUAL STATEMENT OF
THE U. S. BRANCH OF THE EAGLE LIFE INSURANCE
COMPANY AUTHORIZED TO TRANSACT BUSINESS IN THIS
STATE FOR THE YEAR ENDING DECEMBER 31, 1885.

EAGLE LIFE INSURANCE COMPANY.

[UNITED STATES BRANCH.]

LONDON, ENGLAND.

[Incorporated 1805; commenced business 1807.]

CHARLES R. LEAYCRAFT, Resident Agent, No. 142 Pearl street, New York.

JEREMIAH LEAYCRAFT, Attorney for service of process, No. 142 Pearl street, New York.

Supplementary Annual Statement for the year ending December 31, 1885. The Company has discontinued issuing new policies in the United States.

I. INCOME DURING 1885.

Total premium income.....	\$17,718 66
Interest on:	
Bonds owned.....	4,000 00
Loans on policies assigned to Company as security.....	2,876 46
Discount on claims paid in advance.....	28 35
All other items.....	37 50
• Total Income during the year.....	<u>\$24,660 97</u>

II. DISBURSEMENTS DURING 1885.

Total amount actually paid for losses.....	\$37,465 22
Surrendered policies.....	322 90
Loans voided by lapse of policies.....	15,297 00
Commissions to agents	967 23
Taxes, licenses, fines and fees in other States.....	424 89
Rent.....	960 00
All other items.....	152 75

Disbursements during the year, deducted from above total.... \$55,589 99

Invested as follows:

III. INVESTED ASSETS.

Loans made in cash to policyholders on the Company's policies....	\$32,615 89
Cost value of bonds owned... ..	113,625 00
Cash in bank.....	863 41

Total net or invested assets..... \$147,104 30

IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and stock owned.....	1,000 00
Market value of bonds and stocks over cost.....	9,500 00
Gross deferred premiums on policies in force.....	\$2,224 96
Deduct average loading (20 per cent).....	<u>444 93</u>

Net amount of uncollected and deferred premiums..... 1,780 03

Total of invested and other assets..... \$159,384 33
Deduct items not admitted..... 50 00

Total admitted assets..... \$159,334 33

Items not admitted:

Supplies, printed matter and stationery..... \$50 00

V. LIABILITIES.

Taxes due.....	\$354 37
All other liabilities.....	20 00
Total Liabilities	<u>\$374 37</u>

VI. BUSINESS IN NEW YORK DURING 1885.

On the lives of Citizens of New York :

	Number.	Amount.
Policies in force in New York December 31, 1885.....	14	\$98,468 82

	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	2	\$10,094 56
Losses and claims incurred during 1885.....	7	60,032 96
Total.....	9	<u>\$70,127 52</u>

	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	14	\$62,118 86

Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions, or other expenses.....	\$17,756 16
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INSURANCE DECISIONS
BY THE
COURT OF APPEALS,
1884 and 1885,
IN RE INSURANCE COMPANIES AND ASSOCIATIONS.

DECISIONS.

A. BARTON HEPBURN, AS RECEIVER, ETC., APPELLANT, v.
WILLIAM H. MONTGOMERY ET AL., RESPONDENTS.

SAME, APPELLANT, v. SAME, RESPONDENTS.

SAME, APPELLANT, v. SAME, RESPONDENTS.

[97th New York Reports, page 617. Decided October 7, 1884.]

These actions were brought by plaintiff, as receiver of the Continental Life Insurance Company.

Actions numbers one and two were to foreclose mortgages executed by defendant. In these he interposed, as a counter-claim, an alleged indebtedness of the company to him as its agent for commissions in pursuance of an agreement with the company. As to this the court says:

"We are of opinion that the counter-claims in actions numbers one and two fall within the principle of the cases of *People v. Globe Mutual Life Insurance Company* (91 N. Y., 174), and *Attorney General v. Continental Life Insurance Company, In re Claim of Jewell* (93 id., 630), that the agreement of the company to pay commissions on renewals was impliedly conditioned upon the continued existence of the company and its ability to renew policies and receive premiums thereon, and was terminated by its dissolution; that the right and power of the company to receive premiums having been destroyed by the lawful action of the officers of the State, no commissions on such premiums could thereafter become due to the defendant Montgomery, and consequently his right to elect to commute for a gross sum for commissions to become due terminated, and the obligation of the company to pay either the commissions or a gross sum in lieu thereof ceased."

As to action number three the court says:

"In action number three there is no sufficient exception to raise any question. The only exception is 'to each of the conclusions of law filed, etc., and marked third;' the finding marked 'third' does not distinguish between matters of fact and matters of law. It is a mixed finding, embracing both; and the exception points to no particular finding or conclusion claimed to be erroneous as matter of law. This exception is too general to be available." (*Ward v. Craig*, 87 N. Y., 550.)

John C. Keeler, for appellant.

John M. Dunning, for respondents.

RAPALLO, J., reads for reversal and new trial in actions numbers one and two, and for affirmance in number three.

All concur.

Judgments accordingly.

SCHUYLER D. CHADSEY, APPELLANT, v. WILLIAM H. GUION, RESPONDENT.

[97th New York, page 333. Decided November 25, 1884.]

RUGER, Ch. J. — The plaintiff's assignor was insured on a quantity of potatoes for transportation from New York to Yonkers, by an open policy of insurance issued by the defendant and ninety-nine associates, known as "United States Lloyds," to Gebhard and Brewer, on account of whom it may concern.

It is of the nature of such a policy that it does not become operative except by virtue of special indorsements, made by the underwriters, at the request of the insured, as they are needed from time to time, indicating the property insured, the rate of premiums charged, and other special conditions agreed upon by the parties.

The original policy consisted of a printed form, couched in general language, and intended to be adaptable to and embrace almost every variety of marine insurance which the underwriters might be invited to make. It was specially provided, however, by the terms of the policy, that its general language should be controlled by the indorsements of special risks as they should be made from time to time. Its language is: "The premiums on risks to be fixed at the time of indorsement, and such clauses to apply as the assurers may insert as the risks are successively reported." The policy also contained a clause "touching the adventures and perils which the said assurers are contented to bear and take upon themselves *in this voyage*, they are of the seas," etc., "and all other perils, losses and misfortunes that have or shall come to the hurt, detriment or damage of the said goods and merchandises *or any part thereof*." This clause was, however, qualified by a subsequent provision embraced in a memorandum which declared "vegetables and roots, and all other articles that are perishable in their own nature, or which have been damaged before shipment from any cause, are warranted by the assured free from average, unless general."

It appears from the written application for insurance, and the indorsement made by the underwriters, December 9, 1866, upon the policy in question, that an insurance to the amount of \$4,000 was thereby effected upon a quantity of potatoes on the canal boat "W. H. Neal," from New York to Yonkers, F. P. A., at the premium of one-quarter of one per cent.

The case was tried and argued upon the assumption by both parties that the initials F. P. A. meant that the risk was free from particular average, or, in other words, that the assurers should be accountable only for a total loss of the property insured.

A further clause in the original policy reads as follows:

"Beginning the adventure upon the said goods and merchandises from and immediately following the loading thereof on board of the said vessel at ——— as aforesaid, and so shall continue and endure until the said goods and merchandises shall be safely landed at ——— as aforesaid.

It appears from the reading of these various provisions that a repugnance exists between the printed and written portions of the contract in respect to the clauses which provide for an insurance upon the cargo "and every part thereof," and its continuance until the "goods and merchandises shall be safely landed," and the written stipulations contained in the special indorsement providing that the risks should be free from particular average. If the provision continuing the insurance over the whole goods until they are safely landed be enforced, it must

subject the assurers to any loss occurring to such part of the goods as might be lost or injured by the perils insured against before landing.

It needs no argument to show that an insurance upon certain particular articles, and every part thereof, is totally irreconcilable with a provision exempting an insurer from liability for a loss to a part of the property insured. The clause in the original policy covering any part of the subject insured, and continuing the risk until the goods were safely landed, would, unexplained and unmodified, require the payment of a loss occurring through the destruction by any of the perils insured against of any part of the insured property, and would continue the insurance over the entire cargo until it was discharged, even though a part had been safely landed and secured from loss or destruction. The special indorsement, on the other hand, excepts the assured from the payment of a partial loss, and provides indemnity only for a total loss of the whole cargo insured. The provision in respect to the insurance upon the goods, etc., and "any part thereof," is undoubtedly qualified by the memorandum excepting "roots and vegetables" from any average unless general, and independent of other considerations, would relieve the assurers from any loss upon the property insured unless it was total as to the whole subject. (*Wadsworth v. Pacific Ins. Co.*, 4 Wend., 33; *Ralli v. Janson*, 6 Ell. & Bl., 422; *Morean v. United States Ins. Co.*, 1 Wheat., 219; *De Peyster v. Sun Mutual Ins. Co.*, 19 N. Y., 277.)

The true office of the provision in the indorsement warranting the assured against liability for a partial loss was undoubtedly to emphasize the exception contained in the memorandum, and to limit, by express language, the extent of the assurer's liability.

The premium therein charged was adapted to the limited liability thereby assumed. It is, therefore, in accordance with the express stipulation of this contract, as well as the settled rules of construction, that the conditions inserted in the written indorsement must govern and control the interpretation of the instrument in the case of an irreconcilable conflict among its various provisions. Such a conflict is seen in the provisions referred to.

It was held in the case of *Wadsworth v. Pacific Insurance Company* (*supra*), that an underwriter is not accountable for a partial loss on memorandum articles, except for general average, unless there is a total loss of a particular species, whether the particular article be shipped in bulk or in separate boxes or packages. This also seems now to be the settled law in England as well as this country. (*Ralli v. Janson*, *supra*; *Wallerstein v. Col. Ins. Co.*, 44 N. Y., 204; *Morean v. U. S. Ins. Co.*, *supra*.)

This contract speaks of the subject as it existed at the time the risk commenced, and the evidence shows it to have consisted of a quantity of potatoes in bulk, said to contain 1,650 barrels, on the canal boat W. H. Neal.

It is against a partial loss of any part of this subject that the contract seeks to protect the assurers, and there is no rule of construction which, after the risk attached, will permit the diminution by a delivery in good order at the port of destination of a part of the subject insured, and still keep alive the insurance without defeating the object sought to be affected by the special provisions referred to. (*Morean v. U. S. Ins. Co.*, *supra*.)

The subject of the insurance here is entire, and is determined, when the risk attaches. Any subsequent dealing with the property by the assured, which results in the preservation of a substantial part of it, so that it may be delivered in safety and in good order at the port of destination, discharges the obligation of the

assurers. (*Guerlain v. Col. Ins. Co.*, 7 Johns., 527.) The various fallacies by which such a contract as the present has been construed as intended to cover a total loss of a part of the insured subject, when it was shipped in separate boxes or packages, and valued separately, have now been rejected by the courts of the principal maritime countries. (*Ralli v. Janson*, *supra*, and continental authorities cited; *Wallerstein v. Col. Ins. Co.*, *supra*; Phil. on Ins., § 1773; 2 Pars. on Ins., 292.)

Conceiving, therefore, that an irreconcilable repugnance exists between the provisions referred to, the contract must be construed so as to give effect to the stipulations contained in the special indorsement, even though we are thereby required to nullify other provisions contained in the printed parts of the same contract. It scarcely needs the citation of authority to support the long-established rule that the printed portions of a contract, when repugnant, must be subordinated to those which are written, and that the latter are presumed, from the circumstance of their special and deliberate insertion by the parties, to embrace the real intent and meaning. (*Leeds v. Merchants' Ins. Co.*, 8 N. Y., 351; *Harper v. Alb. Mut. Ins. Co.*, 17 id., 194; *Harper v. N. Y. City Ins. Co.*, 22 id., 441.)

The rule requiring courts to construe contracts so as to give effect to every expression contained therein, when it can reasonably be done, is undoubtedly a salutary one, and should not be departed from; but it is not applicable to a case where the repugnance between its various provisions is irreconcilable, and the effect of the construction would be to defeat the main intent of the contracting parties in making it. We think such a repugnancy exists in this case.

Considered in the light of the principles referred to, it is apparent that it was the intention of the parties to this contract to exempt the assured from the payment of any loss, whether total to that part or otherwise, occurring to a portion only of the property insured, and to confine their liability to the absolute or constructive loss of the entire cargo. Cases and authorities are cited to show that, under various policies insuring cargoes of vessels until they are safely landed, the insurance is construed to extend to a period of time subsequent to the landing of the goods at the port of destination; but these citations have no application to the case of an insurance free from particular average.

As we have seen, such insurance terminates whenever, by the preservation of a material part a total loss of the whole of the subject insured becomes, by the voluntary act of the insured, or from other causes, impossible of accomplishment during the progress of the insured voyage.

In this case the vessel arrived at its port of destination with its cargo entire and in good order on or about the eighteenth of December. From that time to the first day of January thereafter, from time to time as the weather permitted, potatoes, amounting in quantity to 109 barrels, were delivered to the consignee in good order, and were sold and distributed by him directly from the boat to his various customers in the village of Yonkers. The value of this portion of the cargo has been accounted for by the consignee to the assured, and they have had its proceeds.

On the first day of January a gale sprang up which had the effect of driving large quantities of ice against the boat as she lay at the dock, and, by the breaking of her sides, caused her to sink with the remainder of the cargo on board. Some of this cargo was afterward got out in a greater or less damaged condition, and a question is raised as to whether the loss of the portion remaining on the boat was partial or total.

In the view we take of the case this question is not important, as we consider

the preservation of a material part of the cargo in specie and in good order an answer to the claim for a total loss.

The claim of an alleged abandonment made on January fourth as for a total loss cannot be maintained, for the reason that the loss was not total and the contract was spent at the time the abandonment was attempted.

For these reasons the judgment should be affirmed.

All concur.

Judgment affirmed.

EDWARD DELAHUNT ET AL., RESPONDENTS, v. THE ÆTNA
INSURANCE COMPANY, OF HARTFORD, CONN., APPELLANT.

[97th New York, page 537. Decided January 20, 1885.]

DANFORTH, J.—The plaintiffs were common carriers, and the policy in question was issued to them under the name of E. Delahunt & Co. It took effect on the 3d and 7th of November, 1873. In terms it covered the cargo of the boat “James Maloney,” during a voyage from Buffalo to New York, but contained a provision “that, if in consequence of ice or the closing of navigation, the said voyage cannot be finished the same season, the risk to end at the place, and at the time the voyage is stopped, three days being given to discharge.”

Ice formed, and the boat was frozen in three or four miles west of Schenectady during the latter part of November, and the captain and crew left the boat. On the twenty-fifth of that month the Canal Commissioners, by resolution, determined that the canals of the State “be closed on Friday, December fifth.” On the seventh of December, however, the State officers in charge opened the canal by letting in water and cutting a channel through the ice, and the “Maloney,” with other boats, was towed by a tug to Troy, and thence down the river to Albany. It was there “hitched on to a steamboat” to be taken to New York, but before starting, and while lying at the dock, it careened over and sank. That a loss then occurred is not disputed, but the defendant contended at the trial that, by reason of the above circumstances, the event had already happened which, by the clause quoted, terminated the risk, and asked the court to so hold as matter of law and nonsuit the plaintiff. This was declined, and the defendant excepted. We think the exception cannot be sustained. The defendant undertook to bear the perils, not only of the canal, but of the river, and in framing the clause in question must be deemed to have had in view such event as would prevent the boat passing over either, and not a temporary difficulty which could be overcome. The insured had a right, and it was their duty, to make every effort to continue the voyage, notwithstanding the formation of ice and the obstruction of the boat by it. The river was open. The season for its navigation had not closed, and a qualification of the policy so restrictive of the rights of the insured, and prejudicial to the interests of commerce as that contended for by the appellant, should not be allowed in the absence of terms which will bear no other rational interpretation. Here, as the verdict of the jury shows, no damage to the boat was occasioned by the ice, and the cause of its destruction was injury received after it had escaped from its control and any danger from that source. Moreover, its arrival in safety at the open water of the river where “it sprung a leak,” was a practical demonstration that the completion of the voyage was not prevented by the ice nor the resolution of the commissioners that the canals be closed. There was, therefore,

no inability to finish the entire voyage, nor was it in fact stopped save by a peril against which the defendant had undertaken to indemnify. But if the defendant thought otherwise, it was entitled to nothing more than a submission of the question to the jury as one of fact. (*Sherwood v. Mercantile Ins. Co.*, 66 N. Y., 630.) This was not refused. No doubt the defendant might have made an obstruction of the boat by ice for any fixed or definite period, or the official action of the Canal Board, events upon the mere happening of which the risk should cease. Had it done so, the argument of its counsel would have greater force. As its undertaking reads, neither circumstance derogates from its obligation unless by reason of it the voyage could not be pursued the same season. We have already seen that such effect did not follow either event.

It was also urged by the defendant, as a ground of nonsuit, "that the plaintiffs were not the owners of the policy and insurance upon which this action is brought, at the time of its commencement, and are not now the owners thereof, or entitled to maintain this action." The terms of the policy require the defendant to indemnify the persons whose names shall be indorsed thereon "as owner, advancer, or common carrier on goods," etc., on boat, "from place to place as indorsed" on the policy or in a book kept for that purpose, and declares that "this policy may be assigned." No names or other indorsements appear upon the policy, but with the policy a book was issued by the defendant, referring to it, and in substance declaring insurance on account of E. Delahunt & Co., and stating the time, boat and trip as above mentioned, describing the property insured as "oats" and "bones," the amount on each and the premiums. The plaintiffs, Delahunt & Co., paid the premiums, received the policy and book, and three certificates bearing even date with the entries in the book, the first of which, so far as material to any question before us, is in these words: "This certifies that E. Delahunt & Co., insured under and subject to the conditions of policy No. 8 (risk No. 1,923), issued by the *Ætna Insurance Company*, Hartford, in the sum of \$4,500 in board cargo of boat 'J. Maloney.' on oats \$3,500, at and from Buffalo to New York; \$1,000 at and from Troy to New York. Loss, if any, payable to E. Delahunt & Co. or order, and return of this certificate.

"Countersigned at Buffalo, N. Y., this 3d day of November, 1873."

The second is upon "oats," the third on "bones," but except in these particulars and the amount of insurance, are similar to the first. The shipping bill ran from the master of the boat to the plaintiffs, and notice thereon to the consignee described the property as pledged to the Farmers and Mechanics' National Bank of Buffalo, as collateral security for an accompanying draft of \$730.48, and that upon payment of the draft the claim of the bank would cease. The bill of lading and the certificate of \$1,000 were also indorsed over to the bank as security; the certificate of \$4,500, covering "oats," was assigned to Worthington, the one covering "bones" to Mr. Wannemacher, to provide for their respective interests in the property. Worthington procured additional insurance on the oats and after the loss realized therefrom \$4,315.02.

At the time of shipment the plaintiffs advanced to the captain of the boat \$733.48 on account of freight, and the same was noted on the bill of lading. They also advanced on account of expenses in getting the property through ninety-seven dollars. By an arrangement between Wannemacher and the plaintiffs, and Worthington and the plaintiffs, before this action was commenced, the plaintiffs became entitled to the certificates which those parties held, and they were subsequently, although not until after suit brought, returned and they produced them on the trial. The case was submitted to the jury as one in which the plaintiffs, if

entitled to anything, might recover for the advances made and for their liability to Wannemacher, as the owner of the bones, for loss incurred on that property, and to Worthington, the owner of the oats, for the residue of loss on them. The verdict rendered was for \$1,700 and interest; in all \$2,311.70. The defendant's counsel, at the close of the charge, asked "the court to charge that they (the plaintiffs) cannot recover the advances made or any interest they had in the property." The trial judge declined to do so, and an exception was taken. Upon this appeal no point is made upon that exception, and the argument for the appellant turns upon the ground stated in the motion for a nonsuit, or, as it is now framed by its counsel, that "the plaintiffs are not the parties in interest."

It is conceded by the appellant that the contract of insurance was with the plaintiffs. The question raised by its counsel relates to the effect of the certificates. They refer to the policy, adopt its provisions, and are enforceable only according to its terms. In substance they embody consent of the insurers to an assignment by the assured of an interest under the policy, and when transferred by the latter entitle the indorsee, in case of loss, to recover under them. The transfers, in this case, were as collateral security, and when the debt was paid or the purpose for which the transfer was made accomplished, the liability of the insurers under their contract did not necessarily cease, but continued. In any event, it is damage sustained by the party insured, and not by the indorsee or party appointed to receive the money that is recoverable from the insurers. This, upon the principle that a general policy on goods is sufficient to cover the interest of carriers on property intrusted to their care, would include damage done to such property by the perils insured against, and for which they were bound to make compensation to the owners, and also freight and other expenses incurred by them. In the case before us the plaintiffs are the parties insured. The amount otherwise due upon the policy has, it is true, been reduced by money received from other insurance on the property. It has been applied to that purpose, and so their liability as carriers has been diminished. But the freight and advances belong to them, and they remained interested in the policy, not only to the amount of those items, but for the impaired value of the insured property. So far as the freight and advances are concerned, they are the parties in interest, and as to the residue they were at least proper parties plaintiff (*Eaton v. Alger*, 47 N. Y., 345), even if they were to be regarded only as equitable trustees for the other parties for the amount unpaid.

It is also argued by the appellant that the policy was assigned before loss, and without notice to the defendant, and hence is void under a condition of the policy, which requires such notice to be given. The evidence discloses no assignment of the policy. The plaintiffs, at all times, continued to be its owners, subject to the interest acquired by the assignees of the certificates. So far as those instruments affected the title, the defendant was not entitled to notice, because by the form in which they were issued the loss was made payable to such person as the insured should appoint.

We think no error was committed in the reception of evidence, and that the learned judge properly directed the jury to inquire whether the boat was navigated with ordinary care and skill. That the defendant was liable to some one on its contract is apparent from the evidence, and no rule of law was violated by sustaining the verdict of the jury in favor of these plaintiffs.

The judgment should therefore be affirmed.

All concur, except RUGER, Ch. J., and RAPALLO, J., dissenting.

Judgment affirmed.

SARAH E. NICHOLS, ADMINISTRATRIX, ETC., RESPONDENT, v.
CHARLES F. MACLEAN, APPELLANT.

[98th New York, page 458. Decided March 10, 1885.]

This was a motion to dismiss an appeal because of a failure to give an undertaking as required by the Code of Civil Procedure (sec. 1334), and because of a failure to notice the appeal for argument and put case on calendar.

An undertaking was given, signed by the appellant and the Fidelity and Casualty Company, with no other surety.

John D. Townsend, for motion.

Edward W. Crittenden, opposed.

RAPALLO, J. — The Code of Civil Procedure (sec. 1334) requires that an undertaking on appeal to this court be executed by at least two sureties. The appellant cannot himself sign as a surety. (*Morss v. Hasbrouck*, 10 Abb. N. C., 407.)

The act of 1881 (chap 486) does not repeal section 1334 of the Code, and is not inconsistent with it. That act applies only to bonds or undertakings which are to be accepted or approved by a head of department, surrogate, judge, sheriff, district attorney, or other officer, and it merely authorizes any officer who is required to approve any such bond or undertaking, to accept and approve the same in his discretion, when its conditions are guaranteed by a duly incorporated guaranty company.

The undertaking on appeal in this case is not one whose sufficiency is made to depend upon the approval of any judge or officer. On the contrary, it does not even require approval (Code, § 1335), and the approval of a judge cannot be substituted for the two sureties required by law. If it could, then the act of 1881 would be applicable, and would authorize the judge to give the approval; but there is no law which declares either the approval of a judge or the guaranty by a corporation equivalent to two sureties. We therefore conclude that the undertaking before us, being executed only by the appellant and the Fidelity and Casualty Company, with no other surety, is insufficient.

The second ground upon which the motion to dismiss is founded (viz., want of prosecution) is untenable. The appellant is bound only to file the return and serve the printed cases. The respondent, if he wishes to expedite the case, can himself put it upon the calendar and give notice of argument.

The motion to dismiss the appeal should be granted, unless within thirty days the appellant files a proper undertaking and pays the costs of this motion.

All concur.

Ordered accordingly.

ISAAC S. COLE, AS ASSIGNEE, ETC., APPELLANT, v. THE GERMANIA FIRE INSURANCE COMPANY, RESPONDENT.

[99th New York, page 36. Decided April 14, 1885.]

ANDREWS, J. — The original policy, dated January 14, 1881, insured the firm of C. F. Dielmann & Co., against loss or damage by fire "on their brick building occupied for planing and wood-working purposes, situate Nos. 547 to 555 West Twenty-first street," in the city of New York, for one year from January 19, 1881,

in the sum of \$1,000, "loss, if any, payable to W. C. Herrick, mortgagee," and contained a special clause known as the "mortgage clause." Among the conditions in the policy was one making it void in case of "increase of hazard" by the erection of neighboring buildings. During the life of the original policy (as was assumed on the trial, and as the evidence established) Dielmann & Co. erected on the premises, at a distance of about seven feet from the main building, a drying-house constructed of wood, one story high, intended for the drying of lumber, and in which they placed a large amount of lumber, using therein steam introduced by pipes connecting with a boiler in the main building. Mr. Hamlin, an insurance broker, who acted as agent for Dielmann & Co., and also for Herrick, the mortgagee, in procuring the original policy and in making the alleged renewal agreement, testified that "a frame building is more hazardous than a brick building; the close proximity of a frame building to a brick building ordinarily increases the hazard of a brick building. Upon this testimony, which was undisputed, and the uncontroverted facts as to the construction, location and use of the drying-house, the court was fully justified in assuming that there had been an increase of hazard. It is self evident, and a contrary finding by a jury could not stand. It follows that if the fire had occurred during the running of the original policy, Dielmann & Co. could not have maintained an action. The increase of hazard would have been a conclusive answer to their suit on the policy. But Herrick, the mortgagee, would have stood in a different position. By the express terms of the mortgage clause, his interest in the policy would not be invalidated by any act or neglect of the mortgagor or owner of the property. (*Hastings v. Westchester Fire Ins. Co.*, 73 N. Y., 141.)

The fire occurred February 11, 1882, after the expiration of the original policy, and the plaintiff, who stands in the right of Herrick, the mortgagee, rests his action upon the claim that the policy was renewed and continued for the period of a year from January 19, 1882, by a valid oral agreement made at that date between Herrick's agent, Hamlin, and the defendant. It was not denied on the trial that there was an oral negotiation between Hamlin and the defendant to continue the policy, but the latter insisted that it did not result in a final and definite agreement, and also that the premium on the renewal was not paid, payment of which by the clause providing for a renewal is made a condition precedent to any liability for an extended term. It is unnecessary to pass upon these questions, as we have reached the conclusion that the complaint was properly dismissed on the ground that Hamlin did not, when the alleged agreement was made, disclose to the company the fact that the drying-house had been erected on the premises.

The renewal clause in the original policy contains this provision: "This insurance may be renewed by the payment of premium for extended term, duly receipted for; but in case there shall have been any increase of hazard, it must be made known to the company by the assured at the time of renewal, otherwise this policy shall be void." The mortgage clause also provides that the mortgagee shall notify the company of any increase of hazard which shall come to his knowledge, and if not permitted by the policy, shall pay therefor according to the established rates. The increase of hazard by the erection of the drying-house was known to the broker when the alleged renewal agreement was made. This was conclusively established by his testimony. Upon the well-settled doctrine of agency, his knowledge is imputable to his principal, and Herrick, the mortgagee, was affected with notice of the fact known to his agent, and a failure by the agent to disclose to the underwriter the increase of hazard put the principal in the same position as if, with

actual knowledge of the increase of hazard he had personally applied for the renewal and omitted to inform the defendant. (*Dresser v. Norwood*, 10 Jur. [N. S.]. 851; Story on Agency [9th ed.], §§ 129, 140.) The increase of hazard by an erection made subsequent to the issuing of the original policy, and prior to the renewal, was a fact material to the risk, and its disclosure by Herrick, the mortgagee, who procured the renewal, was, by the clear language of the policy, a condition precedent to a continuance of the defendant's liability. The provision in the mortgage clause that the interest of a mortgagee shall not be invalidated by any act or neglect of the mortgagor or owner of the property insured, does not protect the mortgagee's interest in this case, for the reason that it is his own act or default, and not that of the mortgagor or owner, which brings the case within the clause avoiding the policy. (*Graham v. Fireman's Ins. Co.*, 87 N. Y., 69.)

It is, however, strenuously insisted by the learned counsel for the plaintiff that there was no proof to justify the assumption made by the trial judge in assigning his reasons for dismissing the complaint, that Hamlin did not at the time of the alleged renewal disclose to the company the fact of the increase of risk, and that the burden of proving such non-disclosure was upon the defendant. The presumption of law is in favor of innocence and against fraud, and upon this ground it has been held that in an action upon a policy of insurance the plaintiff is not bound in the first instance to prove the truth of representations upon which the policy was issued and which formed the basis of the contract, but that the burden of proof is upon the underwriter to establish fraud or concealment, although the truth of the representations, or the disclosure of material facts, may have been a condition precedent to the insurer's liability. (*Fiske v. New England Marine Ins. Co.*, 15 Pick., 310; *Leete v. Gresham Life Ins. Society*, 15 Jur., 1161; 2 Greenl. Ev., § 398.) Assuming that the present case is within the principle, we are of opinion that the evidence tended to show that the increase of hazard was not disclosed, and that the plaintiff acquiesced in the assumption of this fact made by the court on the final disposition of the case, and ought not now to be permitted to deny the correctness of the assumption. The witness Hamlin represented the mortgagee in procuring the renewal. The transaction was between him and the agent of the defendant, no other person being present. The interview was at the office of the company, and was very brief, he asking for a renewal and the agent consenting to it. He purports in his testimony to narrate the whole transaction, and no reference is made to any notice having been given of the increased risk. At the conclusion of the testimony the defendant moved to dismiss the complaint on the ground, among others, that the drying-house increased the hazard, and that there was also a change of name without notice to the company. The trial judge, in deciding the motion, said, among other things, "not only was there no premium paid, but a material increase of hazard that had occurred by the construction of the drying-house was not disclosed." The plaintiff's counsel did not suggest to the judge that he had misconceived the facts upon which his ruling was based, but contented himself with merely excepting to the order dismissing the complaint. Under the circumstances we think it is not open to the plaintiff to raise for the first time on appeal the point that a non-disclosure was not shown.

The conclusion upon the point considered being decisive of the appeal, a discussion of other questions is unnecessary.

The judgment should be affirmed.

All concur.

Judgment affirmed.

JAMES JACKSON, AS RECEIVER, ETC., APPELLANT, v. THE
ST. PAUL FIRE AND MARINE INSURANCE COMPANY,
RESPONDENT.

[99th New York, page 124. Decided May 5, 1885.]

DANFORTH, J. — The questions upon this appeal relate to the liability of the defendant on a contract of reinsurance made by it in favor of the Paterson Fire Insurance Company, and are, *first*, whether it was obtained by misrepresentation, and so void *ab initio*, and, if not, then, *second*, whether the action is barred by a limitation clause contained in the contract.

The facts agreed upon, or found by the trial court, so far as material, are these: The Paterson Company, on the 14th of August, 1876, at San Francisco, undertook to insure one E. Sherwood against loss by fire to the amount of \$4,500, as follows: “\$3,000 on his one and one-half story, hard-finished, frame boarding-house building, * * * and \$1,500 on furniture, etc., contained in it.” On the next day its agent addressed to the defendant a written application, saying: “Reinsurance is wanted by the Paterson Fire Insurance Company for \$1,500 from August 14, 1876, to August 14, 1877, on their interest as insurers, under their policy No. 582, issued to E. Sherwood * * * covering \$4,500, viz., \$3,000 on his one and one-half story, hard-finished, frame boarding-house building * * * and \$1,500 on furniture,” etc., “contained therein.” The application was granted, and the defendant issued its policy, which recited that “the St. Paul Fire and Marine Insurance Company, of St. Paul, do reinsure” the Paterson Company “against loss or damage by fire to the amount of \$1,500 on their interest as insurers, under their policy No. 582, issued to E. Sherwood,” and then follows, in the language of the application, a statement as to the amount and distribution of insurance and description of the property insured under that policy.

Upon the trial it was admitted that in 1876 “a fire occurred and destroyed the property insured in policy 582 to the amount of \$4,100.” The Paterson Insurance Company declined paying. They were sued, and, after notice to the defendant of the claim made and pendency of the action, a trial was had and judgment obtained against them for the amount claimed, with costs. The plaintiff was subsequently appointed receiver of the property and assets of the Paterson Company, and brought this action to recover the amount due according to the terms of reinsurance. Before the trial court he succeeded. The General Term, however, reversed the judgment, and the respondent seeks to sustain that decision upon grounds involved in the questions above stated.

First, as to misrepresentation: It was admitted upon the trial that Sherwood’s “house was hard finished on the lower story, but the rooms and hallway composing the upper or half story were cloth lined and not hard finished;” but notwithstanding this the court found that the general character of the building was correctly stated in both policies. It is quite unnecessary to consider whether the interior finish of the building would warrant the epithet applied to it, for as to that there was, in our opinion, no representation by the Paterson Company. They had no property-right in the subject insured by them, but by underwriting the policy rendered themselves liable to loss from fire, and they thereby acquired an insurable interest to the extent of that liability, but it was in relation to the peril only, against which they had insured. It is that to which their request for reinsurance applies. By it they in effect say, as insurers, we have undertaken to carry a risk which, as taken by us,

is as follows: "It amounts to \$4,500, and we ask indemnity against a portion of it." It is not pretended that they did not state the risk literally as they had taken it, and it was in fact described in their policy in terms similar to those used in the policy of reinsurance. The case may indeed be taken in like manner as if they had exhibited to the defendants the original policy, and the defendants had indorsed upon it an assumption of the risk of \$1,500. In either way — by indorsement or by a new writing — they become charged with so much of the amount as the Paterson Company had put in jeopardy, and to that extent were bound to relieve it. The original contract of insurance remained as at first, and the reinsurer came under no contract obligation to the owner of the property described in it. The subsequent act of the insurer did not create any. Its own risk was the sole object of reinsurance and formed the consideration of a new and independent contract, distinct from and unconnected with the original insurance. This is so stated in the policy of reinsurance. It covers in terms the plaintiff's "interest as insurers" under their policy; and that alone is made the subject-matter of insurance.

When, therefore, the Paterson Company was found to be legally liable upon its contract, and the amount was ascertained, it was not open to the reinsurer to inquire into the merits of those questions. They were at once bound to pay the reinsured such a proportion of the loss as their reinsurance bore to the sum originally insured.

The other objection rests upon a clause in the policy which provides that no action "for the recovery of any claim, by virtue of this policy, shall be sustainable in any court of law or chancery until after an award shall have been obtained fixing the amount of such claim in the manner above provided, nor unless such suit or action shall be commenced within twelve months next ensuing after the loss shall occur." This clause formed part of a blank form intended as an ordinary contract of insurance where the assured had an interest in the property, was required to make proofs of loss by fire, and submit his claim to arbitrators if required, and fulfill many other conditions in no respect applicable to a case where the perils of a contract of primitive insurance only are involved, and where the loss or damage is the amount of liability under it. Such is the contract under which the plaintiff claims, and his right to recover is unaffected by the stipulations. It follows that the order of the General Term should be reversed and the judgment of the Special Term affirmed, with costs.

All concur.

Order reversed and judgment affirmed.

ITHACA FIRE DEPARTMENT, APPELLANT, *v.* HENRY B. BEECHER ET AL., RESPONDENTS.

[99th New York, page 429. Decided June 26, 1885.]

EARL, J. — It is provided by chapter 465 of the Laws of 1875, as amended by chapter 359 of the Laws of 1876, and chapter 153 of the Laws of 1879, as follows:

"SECTION 1. There shall be paid to the treasurer of the fire department of every city or incorporated village of this State * * * by every person who shall act as agent for or on behalf of any individual or association of individuals not incorporated by or under the laws of this State to effect insurance against loss or injury by fire upon property in this State, although such individual or association may be

incorporated for that purpose by any other State or country, the sum of two dollars upon the \$100, and at that rate upon the amount of all premiums which, during the year or part of a year ending on the last preceding first day of September, shall have been received by such agent or person, or received by any other person for him, or shall have been agreed to be paid for any insurance effected or agreed to be effected, or promised by him as such agent, or otherwise to be effected, against loss or injury by fire upon property situate within the corporate limits of such city or village.

“§ 2. No person shall, as agent or otherwise for any individual, individuals or association, effect or agree to effect any insurance upon any property situate in any city or incorporated village of this State upon which the above duty is required to be paid, or as agent or otherwise procure such insurance to be effected, until he shall have executed and delivered to the treasurer of the fire department of the city or village in which the property insured is situated, * * * a bond to such fire department in the penal sum of \$500, with such sureties as such treasurer shall approve, with a condition that he will annually render to such treasurer, on the first day of November in each year, a just and true account, verified by his oath that the same is true, of all premiums which, during the year ending on the first day of September preceding such report, shall have been received by him or by any other person for him, or agreed to be paid for any insurance against loss or injury by fire upon property situate in such city or village which shall have been effected, or procured by him to be effected for any individual, individuals or association not incorporated by the laws of this State as aforesaid, and that he will annually, on the first day of November in each year, pay to said treasurer two dollars upon every \$100, and at that rate upon the amount of such premiums.

“§ 3. Every person who shall effect, agree to effect, promise or procure any insurance specified in the preceding sections of this act, without having executed and delivered the bond required by the preceding section, shall, for each offense, forfeit \$200 for the use and benefit of the fire department of such city or village, and such penalty of \$200 shall be collected by and in the name of the fire department of the city or village in which the property insured, or agreed to be insured, is situated.”

This action was brought to recover two penalties under section 3, and the place of trial named in the summons was Tompkins county. Defendants, claiming that the place of trial should be changed to the city of New York, demanded such change, and upon refusal, made a motion to the court at Special Term, and it changed the place of trial to that city, and, from that order, the plaintiff appealed to the General Term, and from affirmance there to this court. The provision of the Code under which the order was made is section 983, which, among other things, provides, that an action to recover a penalty or forfeiture imposed by statute shall be tried in the county “where the cause of action, or some part thereof, arose.” The defendants claim that no part of this cause of action arose in the county of Tompkins, but that it arose wholly in the city of New York, and that, therefore, the place of trial was properly changed to that city.

It is frequently difficult to define or to precisely specify in what a cause of action consists, or to determine where it arose. These defendants, as agents of foreign insurance companies, were, under section 1, above cited, bound to pay to the treasurer of the fire department of Ithaca two dollars upon every \$100 received by them for insurances effected upon property situate in that village. By section 2 they were prohibited from effecting any insurance upon any property situated

there until they should have executed and delivered to the treasurer of the fire department, a bond conditioned to account for, and pay the sums required by the first section to be paid. Under section 3 they become liable for a penalty for effecting insurance upon property without having first executed and delivered the bond required by section 2.

We think the whole cause of action arose in the village of Ithaca. The percentage of premiums was required to be paid there; the bond was required to be given there; the penalty was payable there, and the insurance was effected upon property situated there. Out of some or all of these facts the cause of action arose. It matters not where the contracts of insurance were actually signed; they took effect upon property in the village of Ithaca.

The construction contended for by the defendants would allow the agents of foreign insurance companies, provided they issued policies outside of the State, to carry on their operations within the State, without incurring any penalty under the statute, as it can operate only within the State. A construction which would lead to such a result should not be adopted unless a fair interpretation of the law and the facts requires it.

We are, therefore, of opinion, that the orders of the General and Special Terms should be reversed and the motion denied, with costs.

All concur.

Orders reversed and judgment accordingly.

HUGHES v. SUN MUTUAL INSURANCE COMPANY.

[100th New York, page 58. Decided October 6, 1885.]

A boat load of coal was left to sink in a storm by the captain, after first affixing a buoy to it so that it would be found. He claimed insurance on the boat from the Buffalo Insurance Company, which was refused, on the ground that he had abandoned the boat, there not being a total loss. The Buffalo company assigned its interest to defendant, who had insured the cargo, and the defendant, having settled with owners of cargo, raised the boat and cargo and brought it to its destination. The captain claimed his freight, which defendant refused to pay, and took the coal from the boat. *Held*, that he was entitled to freight; that where payment of freight is a condition of delivery, the cargo becomes bound to the boat from the time it is received on board until, by some default on its part, or some event which puts an end to the voyage, it becomes impossible to fulfill the contract of affreightment; and that the rule holds good even though the delivery may be made by another agency set in motion by the original carrier, or one standing in his place.

That the question as to whether he abandoned the boat and cargo should have been left to the jury.

EARL, J., RUGER, Ch. J., and FINCH, J., dissent.

DANFORTH, J.—The complaint states that in November, 1881, the plaintiff, as a common carrier and owner of the boat *Arizona*, had upon it and in his possession coal of the value of \$1,000, which he had carried from New York to New Haven on freight; that the defendant, a domestic corporation, by violence took it from the boat. The answer of defendant admits its corporate character, but denies the

other allegations. It also set up new matter, but no question arises on the pleadings. On a trial of issues before a judge and jury, the character and ownership of the plaintiff was proved, and that the coal, in all 273 tons, including seventeen on deck, was shipped under a bill of lading by the Delaware, Lackawanna and Western Railroad Company "for account of R. H. Williams & Co.," of New Haven, and to be delivered to them "or their assigns (dangers of the seas excepted), they paying freight at the rate of seventy cents per ton." While on the voyage, and near New Haven, a heavy storm was encountered, and the captain, having first tied a "big buoy" to the end of the boat, and located her where she would be easily found," left the boat, and it sunk.

The boat and cargo were insured.— the boat by the Buffalo Insurance Company — and in pursuance of the terms of the policies the owner notified them of the "misfortune," claiming a total loss. But the policy provided that the insured should "not have the right to abandon the vessel except in the case of an absolute, total loss," and that "the acts of the insurers, or their agents, in recovering, saving and preserving the property insured, in case of disaster, shall not be considered a waiver or an acceptance of an abandonment, nor as affirming or denying any liability under this policy, but such acts shall be considered as done for the benefit of all concerned, and without prejudice to the rights of either party." Under these provisions the insurers refused to receive the loss, and in reply to the owner's notice informed him that they intended to raise the boat.

The defendant insured the cargo on account of the Delaware, Lackawanna and Western Railroad Company, and they, in consideration of the payment of its value, "sold, abandoned and set over" the coal and their interest in it to the defendant. Soon thereafter negotiations between the two insurance companies and the Baxter Wrecking Company resulted in a proposal by the latter, in substance, to raise the boat and cargo of coal, "and deliver them alongside dock in New Haven, to be discharged, for and in consideration of the sum of \$1,000, to be apportioned between the boat and cargo according to the laws and usages of general average in such cases." This was agreed to. Under it the boat was raised, and with all its cargo on board, save the seventeen tons deck-load, taken to the wharf at New Haven. While there the plaintiff was notified by the Buffalo Insurance Company to go to New Haven and take charge of the boat. He notified the defendant of his claim for freight money and forbade the removal of the cargo until it was satisfied. The president of the company replied, "He was not obliged to pay it, and would take the coal in spite of him;" and after this the coal was sold by defendant's directions, the wrecking company's charges satisfied, and the balance paid over to the defendant.

At the close of the trial the court was asked to direct a verdict for the plaintiff, and, being denied, the plaintiff requested the trial judge to submit to the jury the question whether or not the plaintiff neglected and declined to raise that cargo and complete the voyage, and also whether or not he "abandoned the cargo and the boat." This also was refused, and on motion by defendant the complaint was dismissed.

The General Term granted a new trial, we think, properly. When, as in this case, payment of freight is a condition of delivery, the cargo becomes bound to the boat from the time it is received on board until, by some default on its part, or some event which puts an end to the voyage, it becomes impossible to fulfill the contract of affreightment (Abb. Shipp, 595); and if, in fact, it reaches the port of destination so that delivery can be made, whether by the boat named or by another

agency set in motion by the original carrier, or, by one standing in his place, freight is earned, the lien continues, and can be enforced. This follows from the rule entirely well settled, that, as between the owner and insurer, a total loss of freight arises only where the ship and cargo are wholly lost; but if, although the ship itself be wrecked and utterly lost, the master can reship and forward the goods by reasonable endeavor and reasonable cost, it is his duty to do so. (*Hubbell v. Ins. Co.*, 74 N. Y., 246.) Here it is undisputed that all save the deck load did reach the place of destination, and was there disposed of by the assignees of the cargo, to whom its shippers undertook to transfer it. Apparently, then, the contract to deliver would have been but for the interference of the defendant. If, by preventing delivery to the consignees, it has prevented the boat's earning full freight, that circumstance cannot be to its advantage. The defendant assumes that the shippers were the owners, and had the right of control. If so, the abandonment of the cargo to its insurers can have no other effect than to put them in place of the owner, and make a delivery of the coal to them as valid for the purpose of earning freight as would have been a delivery to the owner; but neither they nor the original owner could take it against the will of the ship-owner until payment of freight.

The learned counsel for the appellant does not claim that on the part of the owner of the ship there was a consummated abandonment. He says the plaintiff "tried to abandon. Under a clause in his policy he could not do this if insurers refused to accept abandonment. They did refuse." Again he says: "The refusal of his insurers to accept his abandonment was notice that the insurers would attempt to raise the boat, and they told him so from the first." The terms of the policy, already referred to, justify that claim. How, then, can it be said that there was an abandonment by him? An abandonment of the cargo by the shippers or owners could not affect the boat. An actual abandonment of the boat to its insurer would have presented a different question. The freight pending would go with it as incident to the ownership, and if finally earned would belong to the abandonee. It would have not only the title to the boat, but the possession, and the advantages resulting from a completion of a voyage. But there was no abandonment to the insurers. The appellant's claim is that the plaintiff abandoned the voyage, and treated it as put an end to without the possibility of renewal, and without the intention of resuming it. If that is so, then the contract was indeed dissolved.

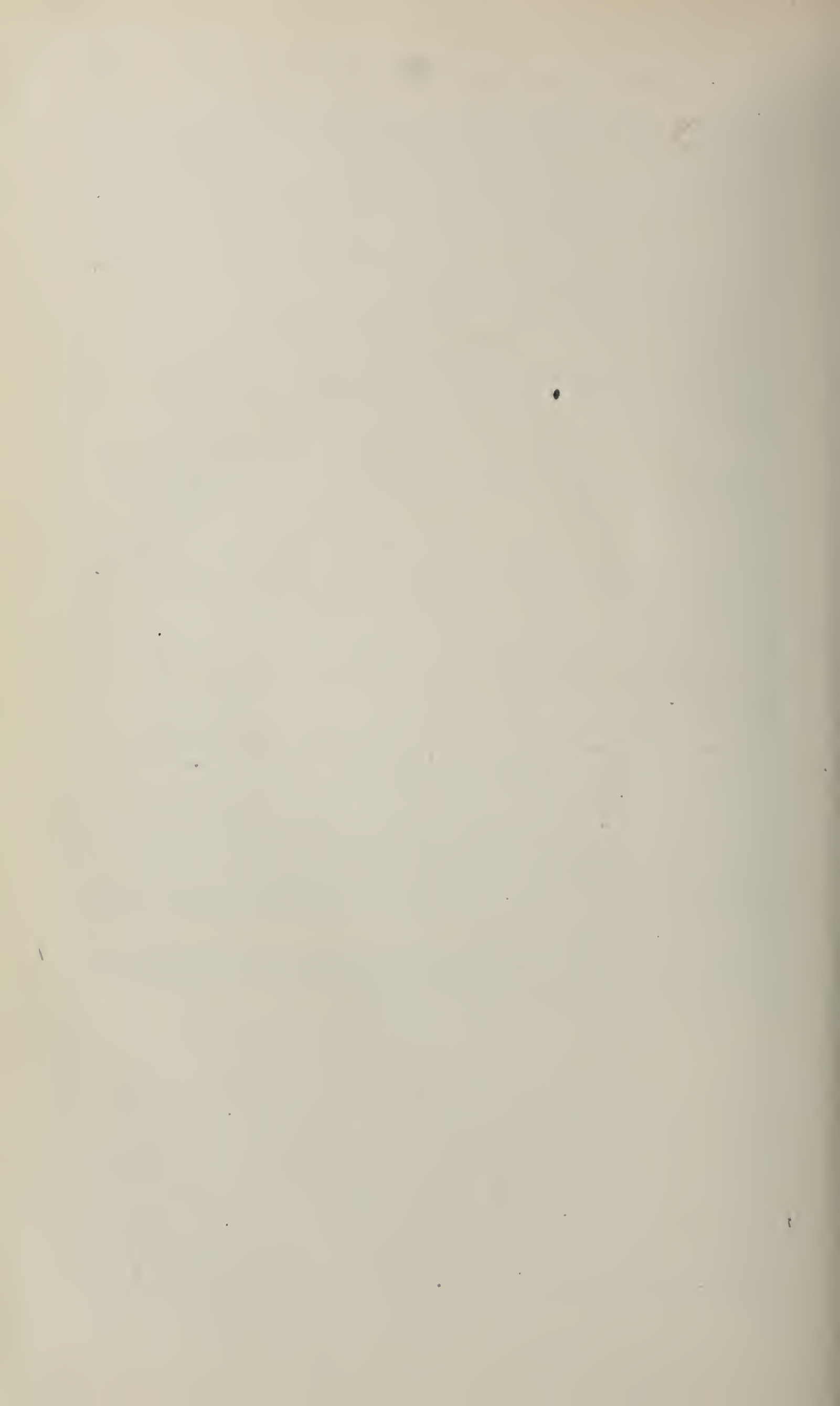
On the other side is the contention that the question was not one of law, but at most one of fact for the jury to answer upon the evidence. If that is so, then the exception to the refusal of the trial judge to submit it to them was well taken.

It is to be observed that the boat was in tow from New York, aided neither by sails of its own nor steam, but carried along by the motive power of another vessel; that when, by stress of weather, it was cast loose and submerged, the place was marked by a buoy, to which, before sinking, it was attached. The object of this was that it might easily be found. No other consequences, in fact or law, resulted from the sinking of the boat through the water to the bottom than would have attended its standing. In either case, although disabled from completing her voyage, the owner might still earn the whole freight by making the necessary repairs, or by sending the cargo to the place of its destination in another boat. Here the boat, as the event clearly showed, was in position to be reached, repaired and sent on; no removal even of the coal being necessary. The voyage, therefore, was not lost, and under the stipulations of the policy the recovery of the boat must

be considered as undertaken for the benefit and on account of its owner. The insurance on the boat was for the voyage. Neither boat nor cargo were in fact lost. The boat was insured for \$1,200. The owner was paid \$750, and of that about \$300 went to the Baxter Company. The loss was a partial loss, and so treated. The boat at no time ceased to be the property of plaintiff, and the expense of recovery was borne by him. The voyage was completed and the cargo delivered at its port of destination; not indeed to the consignee, for that was rendered impossible by the act of the defendant.

Upon the point now before us the evidence of the plaintiff and the president of the defendant is important. The former testified that he at once, after the accident, informed the defendant of the attachment of the buoy and its purpose, and that the Buffalo Insurance Company were going to raise the boat. He claimed his lien, and forbade the removal of the cargo until freight was paid. The testimony of the president hardly raises a conflict. He remembers the interview with the plaintiff soon after the loss, and while unable to remember the exact language used, says: "The effect of it, and the conclusion I came to was, that he didn't mean to do anything to get the vessel up. I think I said to him that, being insured in the Buffalo Company to the amount of \$1,200, I supposed he had abandoned it, and we would have to make our own arrangements. I can't remember the exact language, but that is the conclusion we came to, and he gave me to understand that." He testified, however: "Hughes did not tell me in so many words that he had abandoned the boat and would have nothing to do with it; he gave me the impression he was going to have nothing more to do with it;" and admits he was forbidden to take the cargo from the boat. But if there was contradiction, the construction of the testimony was for the jury. Unless voluntarily relinquished by the plaintiff, the legal possession which he had of the cargo continued after as it was before the accident, and I am unable to find anything in the appellant's points which should relieve the defendant from answering for such damages as the plaintiff sustained by being deprived of it. The case should, therefore, have been given to the jury. It does not follow that the recovery should include the full value of the cargo. It may extend no further than the value of the plaintiff's special property, and this again be diminished by subjecting it to a share of the expense incurred for its recovery. Neither of these questions are before us. It is enough that we now concur with the court below in the decision that the plaintiff was improperly turned out of court.

The order appealed from should, therefore, be affirmed, and the plaintiff, in pursuance of the stipulation, have judgment absolute.



LIFE INSURANCE LAW OF 1885.

INSURANCE LAW.

Chapter 328.

AN ACT supplemental to chapter three hundred and forty-one of the laws of eighteen hundred and seventy-six, entitled "An Act regulating the forfeiture of life insurance policies."

PASSED May 23, 1885.

The People of the State of New York, represented in Senate and Assembly, do enact as follows :

SECTION 1. Chapter three hundred and forty-one of the laws of eighteen hundred and seventy-six, entitled "An Act regulating the forfeiture of life insurance policies," shall not apply to policies issued upon monthly or weekly installments of premiums, provided the notices therein mentioned shall be waived in the application for such policies or in the additions to such applications.

§ 2. This act shall take effect immediately.

NEW ENGLAND MUTUAL LIFE INSURANCE COMPANY.*

BOSTON, MASS.

[Incorporated April 1, 1835; commenced business December 1, 1843.]

BENJAMIN F. STEVENS, *President*.

JOSEPH M. GIBBENS, *Secretary*.

I. INCOME DURING 1885.

New premiums, without deductions.	\$289,700 67	
Renewal premiums.....	1,821,729 75	
Total premium income		\$2,111,430 42
Interest on:		
Mortgage loans.....		119,137 15
Bonds and dividends on stock.....		534,279 11
Premium notes, loans or liens.....		73,540 15
Other debts due the Company.....		101,045 35
Rents from Company's property		68,642 83
Balance profit and loss account		34,707 55
Total Income during the year.....		\$3,042,782 56
Balance of net or ledger assets December 31, 1884.....		15,509,656 15
Total.....		\$18,552,438 71

II. DISBURSEMENTS DURING 1885

Losses and additions ..	\$1,099,450 00	
Matured endowments and additions ..	280,373 00	
Total amount actually paid for losses and endowments		\$1,379,823 00
Surrendered policies		181,458 21
Distributions paid to policyholders....		481,332 74
Premium notes and loans voided by lapse of policies		49,670 45
(Total paid policyholders.....	\$2,092,284.40)	
Commissions to agents, new, \$90,203 47; renewal, \$67,288.19; total,		157,491 66
Medical examiners' fees.....		11,160 58
Salaries and other compensation of officers and other office employes,		82,857 07
Taxes in State where organized, taxes, licenses, fines and fees in other States		35,337 80
Advertising.....		10,223 77
All other items, viz.: Interest, \$39,153.62; printing, stationery and all other incidental expenses, \$109,601.33; total		148,754 95
(Total miscellaneous expenses	\$445,830.83)	
Disbursements during the year, deducted from above total ...		\$2,538,115 23
Balance December 31, 1885		\$16,014,323 48

Invested as follows:

III. INVESTED ASSETS.

Real estate unincumbered, cost value..	\$1,329,892 85
Loans secured by mortgages on real estate, first liens....	2,546,448 00

Collateral Loans.

	Par value.	Market value.	Amount loaned.
Policy of Life Insurance, No. 33,355	\$10,000 00	\$5,111 70 }	\$30,000 00
Third Nat. Bank, of Boston, stock.	30,000 00	28,500 00 }	
Atch., Top. & Santa Fe R.R.Co. stk.	75,000 00	65,437 50	29,231 25
Freeman's Nat. B'k, of Boston, stk	1,200 00	1,260 00	1,000 00
Huntington Ave. Lands certificates..	10,000 00	7,500 00	5,350 00
Huntington Ave. Lands certificates..	35,000 00	26,250 00	18,655 00
Chic., Bur. & Quincy R.R. Co. stock,	10,000 00	13,725 00	10,000 00
United States bond	1,000 00	1,240 00	900 00

* This statement was not filed with the Department within the time required by statute, and was received too late to be published in its proper place in this report.

	Par value.	Market value.	Amount loaned.
Atch., Top. & Santa Fe R.R. Co. stk.	\$15,000 00	\$13,087 50	\$10,000 00
K. C., Sp'field & Mem. R. R. Co. bds.	2,000 00	2,200 00	
Mexican Central R. R. bond ...	1,000 00	460 00	
Fifty Associates stock.....	6,000 00	6,345 00	5,000 00
Eastern R. R. Co. bonds.....	5,000 00	6,075 00	20,000 00
Atch., Top. & Santa Fe R. R. Co. bds.	2,000 00	2,480 00	
Old Colony R. R. Co. bonds.....	2,000 00	2,430 00	
Chic., Bur. & Quincy R. R. Co. bds.	2,000 00	2,740 00	20,000 00
Chicago bonds.....	2,000 00	2,445 00	
Cincinnati bonds.....	2,000 00	2,600 00	
Cash bonds.....	5,000 00	5,000 00	12,000 00
Nat. B'k of the Commonwealth stk..	8,000 00	9,440 00	
American Loan and Trust Co. stock.	5,000 00	6,060 00	
Union Pacific R. R. Co. bonds.....	30,000 00	35,300 00	30,000 00
United States bonds.....	30,000 00	37,200 00	32,000 00
Third Nat. Bank, of Boston, stock..	9,000 00	8,550 00	6,000 00
Union Pacific R. R. Co. stock.....	210,000 00	116,550 00	30,000 00
Oregon Short Line R. R. Co. bonds.,	43,000 00	41,065 00	
Sioux City & Pacific R.R. Co. bonds,	10,000 00	10,600 00	
Ogdensburg and Lake Champlain R. R. Co. bond	1,000 00	960 00	50,000 00
Massachusetts bond	1,000 00	1,142 50	
Cincinnati bonds	2,000 00	2,600 00	
Old Colony R. R. Co. bonds	2,000 00	2,430 00	50,000 00
Massachusetts bonds.	2,000 00	2,285 00	
Metropolitan R. R. Co. bonds	2,000 00	2,020 00	
Boston and Lowell R. R. Co. bonds,	8,000 00	8,880 00	50,000 00
City of Boston bonds	13,000 00	15,990 00	
City of Boston bonds	13,000 00	15,470 00	
Boston and Albany R. R. Co. bonds,	2,000 00	2,380 00	5,000 00
Chic., Bur. & Quincy R. R. Co. bds..	1,000 00	950 00	
Portland bonds.....	3,000 00	3,690 00	
Boston Currency Loan	5,000 00	5,950 00	5,000 00
Pueblo & Ark. Valley R. R. bonds..	10,000 00	12,200 00	18,000 00
Union Pacific R. R. bonds	8,000 00	9,680 00	
Fitchburg Gas Co. stock.....	10,000 00	12,000 00	
Atch., Top. & Santa Fe R. R. stock,	15,000 00	13,087 50	10,000 00
K. C., Sp'field & Memphis R. R. bds.	2,000 00	2,200 00	
Mexican Central bond	1,000 00	460 00	
Chi., Burl. and Quincy R. R. Co. stk.	20,000 00	27,450 00	30,000 00
Atch., Top. & Santa Fe R. R. Co., stk.	15,000 00	13,087 50	
Sonora Railway Co. bonds.....	10,000 00	9,900 00	
Maine Central R. R. Co. bonds.....	375,000 00	375,000 00	300,000 00
Maine Shore Line R. R. Co. bonds..	300,000 00	309,000 00	
American Bell Telephone Co. stock ..	3,000 00	5,040 00	
Union Stock Yards & Trans. Co. stk.	50,000 00	66,000 00	100,000 00
Chi. & Northwestern R'way Co. stk.	50,000 00	55,000 00	
Freeman's National Bank stock	300 00	315 00	
Pullman's Palace Car Co. bond.....	1,000 00	1,160 00	700 00
Boston, Clin. & Fitch. R. R. Co. bds.	2,000 00	2,240 00	2,000 00
Kansas City, Springfield and Mem- phis bonds.....	62,000 00	68,200 00	52,700 00
Eastern R. R. Co. sterling bonds....	3,000 00	3,645 00	90,000 00
Eastern R. R. Co. sterling bonds....	27,000 00	32,805 00	
Eastern R. R. Co. bonds.....	20,000 00	24,300 00	
N. Y. & New Eng. R. R. Co. bonds..	28,000 00	34,790 00	200,000 00
N. Y. & New Eng. R. R. Co. bonds..	12,000 00	13,740 00	
Iowa R. R. Land Co. stock.....	35,000 00	12,600 00	
Chi. & Northwestern R. R. Co. stk..	160,000 00	176,000 00	2,250 00
Atch., Col. & Pac. R. R. Co. bonds..	100,000 00	101,500 00	
Chi. and Eastern Ill. R. R. Co. bds..	1,000 00	1,145 00	
Kansas City, Emporia and Southern R. R. Co. bonds.....	2,000 00	2,380 00	21,300 00
Huntington Ave. Lands certificates...	40,000 00	30,000 00	16,000 00
Huntington Ave. Lands certificates ..	30,000 00	22,500 00	11,000 00
Kansas City, St. Jo. and Council Bluffs bond.....	1,000 00	1,230 00	
Pueblo and Arkansas Valley bonds..	3,000 00	3,660 00	
Detroit, Lansing & Northern bonds..	2,000 00	2,400 00	525 00
Fremont, Elkhorn & Mo. Valley bds.	5,000 00	5,812 50	
Chicago, Burl. and Quincy bonds...	2,000 00	1,990 00	
Worcester, Nashua & Rochester stk.	200,000 00	234,000 00	150,000 00
Southern Pacific R. R. Co. bonds ...	15,000 00	15,450 00	180,000 00
Burl. and Missouri River R. R., in Neb., bonds	20,000 00	18,600 00	
N. Y. & New Eng. R. R. Co. bonds..	50,000 00	62,125 00	
Rens. and Saratoga R. R. Co. stock..	75,000 00	120,000 00	15,000 00
Norwich & Worcester R. R. Co. stk.	25,000 00	42,500 00	
Huntington Ave. Lands certificat's...	25,000 00	18,750 00	
Nashua & Rochester R. R. Co. bds..	120,000 00	132,000 00	125,000 00
Nashua & Rochester R. R. Co. bds..	5,000 00	5,500 00	3,000 00
Atch., Top. & Santa Fe R. R. Co. bds.	1,000 00	1,020 00	
Atch., Top. & Santa Fe R. R. Co. bds.	3,000 00	3,150 00	

Total amounts..... \$2,561,500 00 \$2,631,041 70 \$1,681,211 25

\$1,681,211 25

Loans made in cash to policyholders on the Company's policies....
 Premium notes and loans on policies in force

\$2,900 00
 1,093,260 87

Stocks, Bonds, etc. owned by the Company.

	Par value.	Market value.
United States bonds.....	\$1,042,000 00	\$1,191,560 00
Atlantic National Bank stock.....	7,101 00	10,008 00
Bay State National Bank stock.....	7,500 00	10,000 00
Boston National Bank stock.....	33,300 00	40,293 00
Continental National Bank stock.....	10,000 00	11,100 00
Third National Bank of Cambridge stock.....	5,000 00	8,000 00
Massachusetts National Bank stock.....	5,250 00	5,243 50
Merchants' National Bank stock.....	9,100 00	13,195 00
National City Bank of Lynn stock.....	10,716 67	12,866 75
National Revere Bank stock.....	15,000 00	18,750 00
Hide and Leather National Bank stock.....	15,000 00	17,850 00
National Eagle Bank stock.....	24,000 00	26,280 00
Tremont National Bank stock.....	31,951 25	35,520 00
North Webster Bank stock.....	20,000 00	21,150 00
Boston Safe Deposit and Trust Co. stock.....	37,500 00	50,625 00
Merchandise National Bank stock.....	25,000 00	25,500 00
State National Bank stock.....	10,273 10	14,880 00
Third National Bank stock.....	10,000 00	9,500 00
Globe National Bank stock.....	10,000 00	9,900 00
Nicollet National Bank stock.....	40,000 00	40,000 00
American Loan and Trust Co. stock.....	20,000 00	20,250 00
Boston and Albany R. R. Co. stock.....	81,800 00	147,035 50
Boston and Providence R. R. Co. stock.....	29,950 00	55,500 00
Chicago, Burlington and Quincy R. R. Co. stock....	127,732 77	176,364 00
Connecticut and Pasumpsic R. R. Co. stock.....	36,000 00	69,600 00
New York, New Haven and Hartford R. R. Co. stk..	15,000 00	30,600 00
Fitchburg R. R. Co. stock.....	15,559 00	18,960 00
Norwich and Worcester R. R. Co. stock.....	84,925 25	141,950 00
Northern R. R. Co. stock.....	10,000 00	12,300 00
Connecticut River R. R. Co. stock.....	20,000 00	33,200 00
Chicago and Alton R. R. Co. stock.....	26,600 00	37,240 00
Portland, Saco and Portsmouth R. R. Co. stock.....	20,000 00	24,200 00
Eastern R. R. Co. of New Hampshire stock ...	3,150 00	10,080 00
Eastern R. R. Co. bonds.....	275,000 00	334,125 00
Philadelphia, Wilmington and Balt. R. R. bonds....	193,871 67	217,460 00
Michigan Central R. R. bonds.....	75,000 00	83,250 00
Boston, Concord and Montreal R. R. bonds.....	500,000 00	568,750 00
Chicago, Burlington and Quincy R. R. bonds.....	302,877 50	329,730 00
Worcester and Nashua R. R. bonds.....	75,000 00	82,500 00
New Haven and Derby R. R. bonds.....	14,250 00	17,325 00
Maine Central R. R. bonds.....	49,225 00	51,500 00
Atchison, Topeka and Santa Fe R. R. bonds.....	95,902 50	100,000 00
Chicago and Eastern Illinois R. R. Co. bonds.....	25,000 00	27,875 00
Fremont, Elkhorn & Missouri Valley R. R. Co. bonds,	50,000 00	58,000 00
Ottumwa, Cedar Falls and St. Paul R. R. Co. bonds,	50,000 00	53,000 00
Cleveland, Columbus, Cincinnati and Indianapolis R. R. Co. bonds.....	48,768 00	50,750 00
Delaware and Chesapeake Railway Co. bonds.....	23,531 25	23,750 00
Pittsburg, Cleveland and Toledo R. R. Co. bonds....	50,000 00	52,500 00
Dayton and Michigan R. R. Co. bonds.....	50,000 00	52,000 00
Oswego and Syracuse R. R. Co. bonds.....	50,000 00	50,000 00
Evansville and Crawfordsville R. R. Co. bonds.....	23,000 00	23,000 00
Chicago, Milwaukee and St. Paul R. R. Co. bonds..	48,942 50	51,250 00
Milwaukee, Lake Shore & Western R. R. Co. bonds,	25,000 00	27,875 00
St. Paul and Northern Pacific R. R. Co. bonds.....	50,000 00	52,000 00
Northern Pacific R. R. Co. (Land Grant) bonds.....	50,000 00	55,875 00
Strawn and Indiana State Line R. R. Co. bonds.....	50,000 00	51,000 00
Missouri Valley and Blair Railway and Bridge Co. bonds.....	25,000 00	26,750 00
Burl. and Missouri River R. R. in Nebraska, bonds..	93,375 00	93,500 00
Chicago, Milwaukee and St. Paul R. R. Co. bonds...	50,000 00	52,125 00
Northern Illinois Railway Co. bonds.....	50,000 00	52,500 00
Northern Pacific R. R. Co. bonds.....	31,000 00	32,085 00
Albany City Loan.....	23,256 00	27,825 00
Boston City Loan.....	207,736 12	262,780 00
Boston Water Loan.....	268,000 00	298,820 00
Boston Sterling Loan.....	190,000 00	207,100 00
Chicago Sewerage Loan.....	70,350 00	92,625 00
New Hampshire Loan bonds.....	26,000 00	34,320 00
Hartford bonds.....	100,000 00	118,000 00
Chelsea bonds.....	206,504 17	252,280 00
Lawrence bonds.....	186,210 83	221,845 00
Lynn bonds.....	226,000 00	259,940 00
Massachusetts bonds.....	98,172 35	119,025 00
Rhode Island bonds.....	50,000 00	59,500 00
Cincinnati bonds.....	95,000 00	118,100 00
Beverly bonds.....	60,000 00	60,900 00
Worcester bonds.....	85,000 00	101,150 00
Lowell bonds.....	56,533 32	63,768 75

	Par value.	Market value.
Brookline bonds.....	\$310,000 00	\$344,600 00
Fitchburg bonds.....	125,483 17	157,200 00
Springfield bonds	126,000 00	178,920 00
Providence bonds.....	146,403 06	163,635 00
Norwich bonds	94,000 00	121,920 00
Meriden bonds.. ..	100,000 00	109,000 00
Fall River bonds.....	203,000 00	238,000 00
Maine bonds	7,000 00	7,752 50
Holyoke bonds	5,000 00	6,200 00
Newton bonds	70,000 00	89,150 00
Haverhill bonds	5,000 00	5,500 00
New York City bonds	300,000 00	376,500 00
New England Mortgage Security Co. bonds.....	100,000 00	103,000 00
New Bedford bonds	10,000 00	11,750 00
Salem bonds	10,000 00	11,800 00
Taunton bonds.....	30,000 00	47,150 00
Norwalk bonds	50,000 00	51,000 00
Lewiston bonds	100,000 00	115,000 00
Pawtucket bonds ..	150,000 00	168,000 00
Loan to Fifty Associates.....	100,000 00	100,000 00
Loan to Chamber of Commerce, Minneapolis	97,500 00	100,000 00
Loan to St. Paul Chamber of Commerce	48,750 00	50,000 00
Loan to Town of Woburn	8,000 00	8,000 00
Kansas City School District bonds.....	50,000 00	52,500 00
Loan to Boston, Concord and Montreal R. R. Co ...	20,000 00	20,000 00
Minneapolis Gas-Light Co. bonds.....	25,000 00	26,250 00
Boston Gas-Light Co. stock	27,500 00	44,687 50
Dwight Manufacturing Co. stock	5,000 00	2,825 00
Massachusetts Cotton Mills stock.....	5,000 00	5,125 00
Massachusetts Title Insurance Co. stock	10,000 00	10,000 00
Total (carried out at cost value).....	<u>\$8,560,553 49</u>	<u>\$10,045,539 50</u>
Cash in bank		\$8,560,553 49
		800,057 02
Total net or invested assets, as per balance.....		<u>\$16,014,323 48</u>

IV. OTHER ASSETS.

Interest due and accrued on:	
Bonds and mortgages	35,200 64
Bonds and stocks owned.....	91,737 54
Collateral loans	35,039 76
Premium notes, loans or liens.	29,000 00
Rents due and accrued on Company's property or lease.....	14,607 43
Market value of bonds and stocks over cost.....	1,484,986 01
Gross premiums due and unreported on policies in force.....	\$154,057 54
Deduct average loading (20 per cent)	30,811 50
Net amount of uncollected and deferred premiums.....	<u>123,246 04</u>
Total of invested and other assets	<u>\$17,831,140 90</u>
Deduct items not admitted.....	50,638 85
Total admitted assets.....	<u><u>\$17,780,502 05</u></u>

Item not admitted :

Twenty per cent of notes given for deferred premiums.....	<u>\$50,638 85</u>
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V. LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1885, computed by the New York State Insurance Department, according to the American Experience Table of Mortality, with 4½ per cent. interest	\$14,046,172 00
Death losses due and unpaid.....	\$138,815 00
Matured endowments due and unpaid.....	45,632 00
Total policy claims.....	<u>184,447 00</u>
Distributions or surplus, or other description of profits due policyholders	82,430 94
All other liabilities, viz.: Suspense account.....	5,355 00
Liabilities on policyholders' account.....	<u>\$14,318,404 94</u>
Gross surplus on policyholders' account.....	3,462,097 11
Total Liabilities.....	<u><u>\$17,780,502 05</u></u>

VI. PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31, 1884.....	\$1,134,915 97
Premium notes, loans or liens received during 1885.....	498,971 14

Total.....	\$1,633,887 11
Deductions during the year as follows, viz.: Notes, loans or liens used in —	

Payment of losses or claims.....	\$43,184 63
Purchase of surrendered policies and canceled by lapse.....	24,218 42
Payment of distributions to policyholders.....	35,578 45
Voided by lapse of policies.....	25,452 03
Redeemed by maker in cash.....	412,192 71

Total reduction of premium note account.....	540,626 24
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Balance of note assets December 31, 1885.....	<u>\$1,093,260 87</u>
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VII. EXHIBIT OF POLICIES.

NUMBER AND AMOUNT OF POLICIES AND ADDITIONS, CLASSIFIED.

Policies in force at the commencement of the year, including additions:

	Number.	Amount.
Whole life policies	12,486	\$38,884,110
Endowment policies	6,986	18,980,160
All other policies (including additions).....	1,807	4,764,526

New policies issued during the year:

Whole life policies.....	.....	12,954
Endowment policies.....	2,449	7,437,255
All other policies.....	5	1,018

Old policies revived during the year:

Whole life policies.....	44	151,857
Endowment policies	24	77,853
All other policies.....	1	1,000

Total number and amount.....	23,802	\$70,310,733
Deduct policies decreased and ceased to be in force.....	1,737	5,676,333

Total policies in force at the end of the year.....	<u>22,065</u>	<u>\$64,634,400</u>
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Policies in force at the end of the year, including additions:

	Number.	Amount.
Whole life policies.....	12,000	\$36,858,833
Endowment policies.....	8,508	23,709,682
All other policies.....	1,557	4,065,885

Total policies in force at the end of the year.....	<u>22,065</u>	<u>\$64,634,400</u>
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Policies which have ceased to be in force during the year, with the mode of their termination:

	Number.	Amount.
Terminated by death	331	\$1,173,793
By maturity.....	133	298,435
By expiry.....	238	622,500
By surrender.....	328	892,225
By lapse.....	478	1,764,234
By change and decrease.....	4	198,396
Not taken.....	225	726,750

Totals	<u>1,737</u>	<u>\$5,676,333</u>
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VIII. BUSINESS IN NEW YORK DURING 1885.

On the lives of citizens of New York : -

	Number.	Amount.
Policies in force December 31, 1884.....	1,247	\$4,513,222
Policies issued during 1885.....	56	267,500
Total.....	1,303	\$4,780,722
Deduct policies ceased to be in force during 1885.....	85	288,029
Policies in force in New York December 31, 1885...	1,218	\$4,492,693
	Number.	Amount.
Losses and claims unpaid December 31, 1884.....	6	\$10,075
Losses and claims incurred during 1885.....	35	134,048
Total	41	\$144,123
	Number.	Amount.
Losses and claims on policies in New York paid during 1885.....	36	\$121,623
Premiums collected or secured in New York during 1885, without any deduction for losses, dividends, commissions or other expenses: Cash, \$112,550.22; notes or credits, \$34,636; total..		\$146,186 22

CONTINENTAL LIFE INSURANCE COMPANY.*

A. BARTON HEPBURN, Receiver, No. 52 William street, New York city.

I. RECEIPTS.

Cash on hand December 31, 1884.....	\$86,825 02
Bond and mortgage	1,284 40
Interest.....	819 72
Third dividend.....	30 14
Collection	100 00
	<u>\$89,059 28</u>

II. DISBURSEMENTS.

First dividend.....	\$6,600 00
Second dividend	3,900 00
Third dividend.....	35,334 00
Expense.....	1,200 60
Salary	4,350 00
Bond and mortgage	60 30
Order of court.....	28,665 27
Cash on hand December 31, 1885.....	8,949 11
	<u>\$89,059 28</u>

* This statement was received too late for publication in proper place.

INDEX TO PART II.

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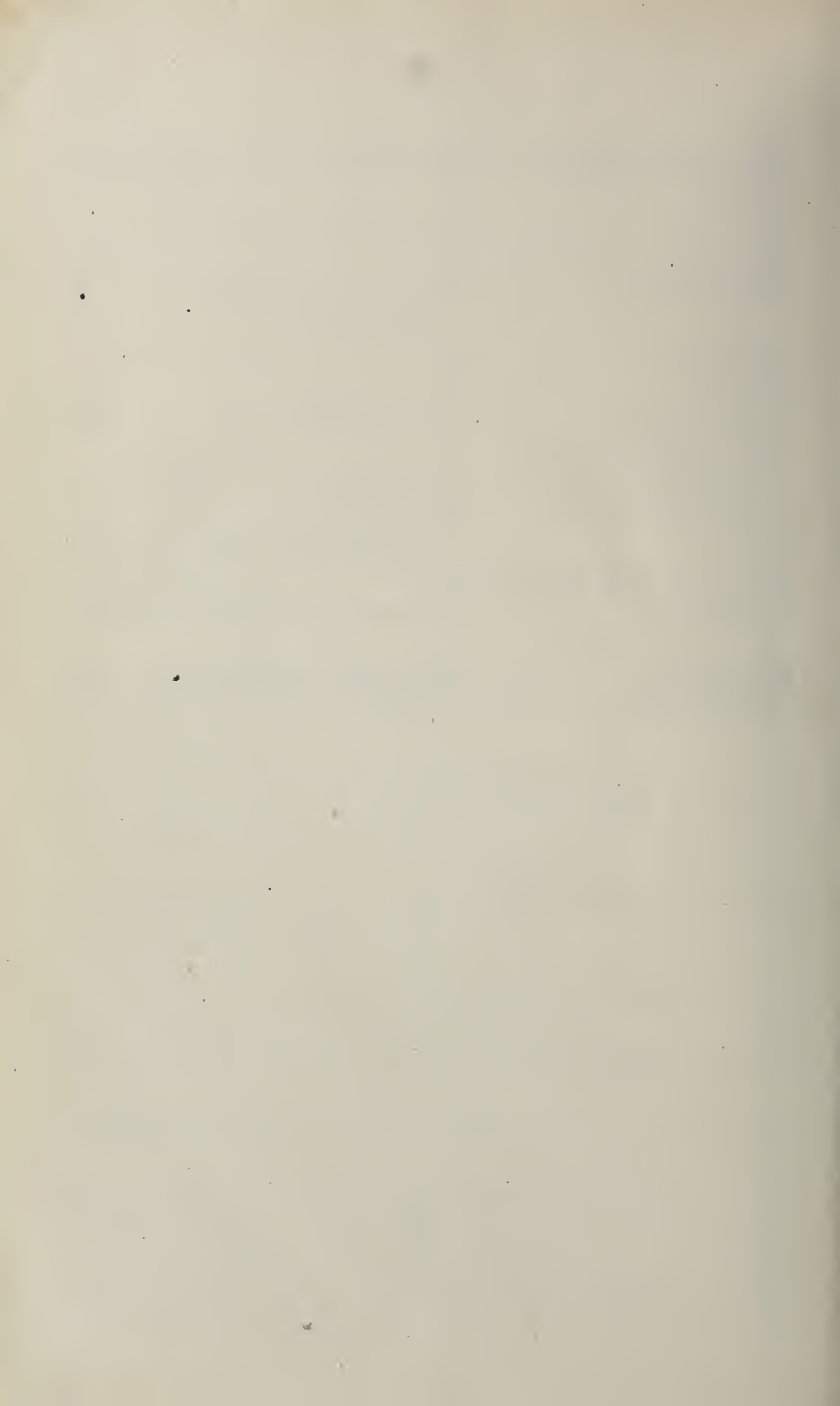
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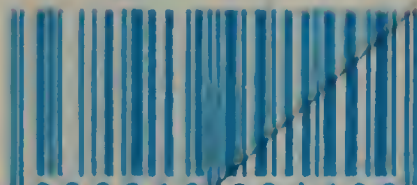
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